

**Female Enterprise and Entrepreneurship in**  
**North East England,**  
**1778-1801**

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Submitted in partial fulfilment of the requirements for the degree of

Doctor of Philosophy

School of History, Classics and Archaeology,

Newcastle University

February 2019



## **Acknowledgements**

My most sincere thanks go to my Supervisor, Dr Joan Allen, for her unwavering support and encouragement since I presented myself to her as a historian in search of a subject. I consider myself fortunate to have been able to discuss this with Joan and to achieve a life-long ambition as a consequence. My PhD journey has not been easy, but it could not have been achieved without my husband's and daughter's support. I am therefore deeply indebted to them for their forbearance, borne with great fortitude. I am also grateful to those who enabled me to define my aims: Professor Emeritus John Cannon, Professor David Oldroyd, Dr David Saunders and Dr Graham Butler.

I am also very grateful to the Economic History Society for supporting my attendance at several Conferences, where I was able to share my ideas with Dr Amanda Capern, Dr Janet Casson and Dr Helen Paul.

The assistance I received from the archivists in Durham University's Palace Green Library and the North East Institute of Mining and Metallurgical Engineering must also be acknowledged to have been exceptional.

Finally, I could not have achieved my aim, as a coalfield child, without having acquired a passion for history from Professor Emeritus Philip Woodfine, Dr David Wright and Professor Emeritus Bill Stafford, whose MA in History at the University of Huddersfield was a perfect apprenticeship.

Finally, I have aimed to illuminate the lives of enterprising and entrepreneurial women who helped to shape British history. I number my neighbours, friends and relations amongst them.



## **Abstract**

Existing interpretations of women's work in industrialising England have previously been unable to fully assess the contribution that self-employed women made to this process because evidence of female enterprise and entrepreneurship has been difficult to find. This study addresses this problem as far as the North East of England is concerned, where this form of work was a regional rather than a specifically urban phenomenon, based on women's legalised ownership of their own capital. This is demonstrated here to have encouraged women to engage with enterprise and accumulate sufficient capital to contest the idea that it was men but not women who industrialised Britain.

The acquisition of a diversified portfolio of assets is argued here to have challenged 'constraint-based models' of women's work, which assume that gender, social position, marital status, and patriarchal ideology prevented middling women from working, yet, according to the evidence presented here, North Eastern women overcame those constraints. The fact that they did so is addressed in detail here, principally in the argument that female enterprise made an invaluable contribution to English industrialisation.

Despite the dominance of male occupations in the North East, few sectors of this regional economy were entirely closed to enterprising women. A mutual commitment to enterprise changed relations between men and women, repositioning women as equal partners in an industrial and commercial context. Charlotte Guest, who described herself as a 'Female Master' summarised what enterprising and entrepreneurial women expected to achieve through their economic agency, namely a new concept of themselves as agents of change rather than a subordinate species. This multi-faceted view of middling women's work sees enterprise and entrepreneurship as a source of empowerment for women in patriarchal societies, which envisioned their eventual emancipation.

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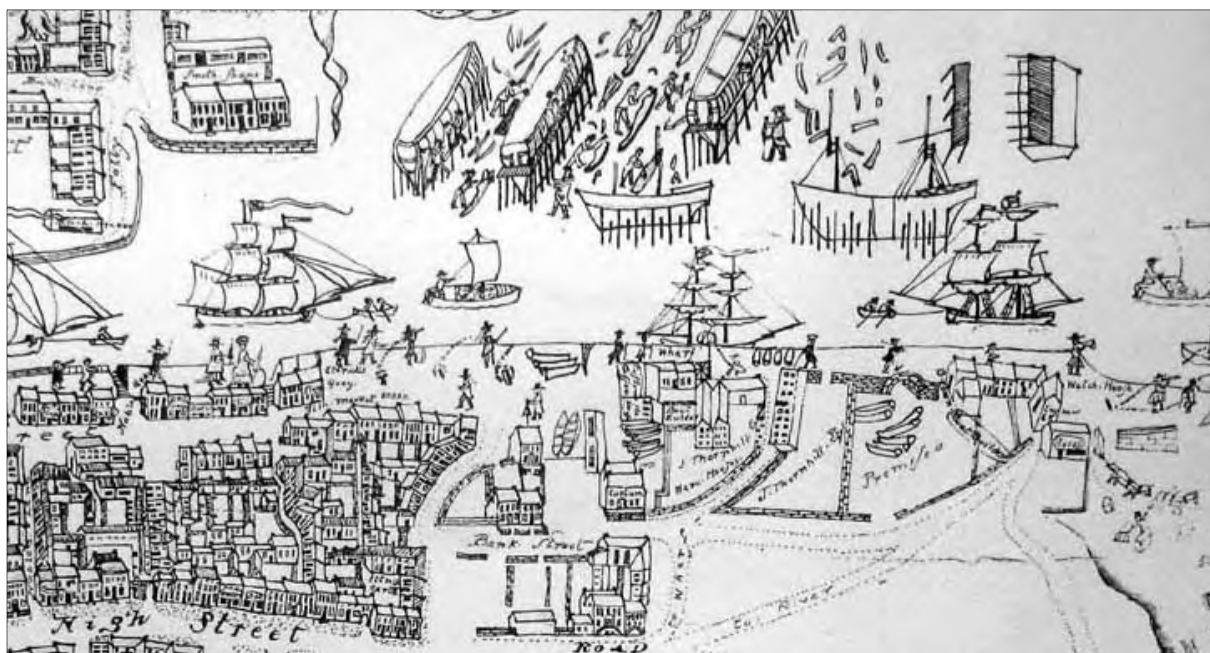
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## Acronyms used

BBP	<i>Baker-Baker Papers</i> (Durham University)
DRO	Durham Records Office
DUEP	Durham University Estate Papers
DPR	Durham Probate Records (Durham University)
NCL	Newcastle City Library
NRO	Northumberland Records Office (Woodhorn, Northumberland)
NYCRO	North Yorkshire County Records Office (Northallerton)



Frontispiece: Detail from John Rain's *Eye Plan of Sunderland*, circa 1790 <sup>1</sup>

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1. <http://www.sunderland-antiquarians.org/members-area/rain-s-eye-plan-c-179>: John Rain, *An Eye Plan of Sunderland and Bishopwearmouth* (1785-1790).

# Introduction

## I: Female enterprise and entrepreneurship in the North East of England

Elite and middle-class women have usually been assumed to have played no great part in British industrialisation except as spectators, viewing this transformative event from a comfortable distance.<sup>1</sup> John Carmichael's painting of *Newcastle from Redheugh Station*, which celebrated industrialisation's premier achievements in the form of the steam-engine and the railway, depicts those spectators.<sup>2</sup> This study, however, identifies women who were determined to play a larger part in shaping Britain's first 'industrial society'.<sup>3</sup>



**Illustration 1: *Newcastle from Redheugh Station* (John Wilson Carmichael, 1838)**<sup>4</sup>

There has, to date, been no scholarly research into the contribution that elite and middle-class women made to industrialisation in the first of Britain's regions to experience industrialisation: The North East of England. This study addresses that omission by presenting substantial new evidence that relatively privileged women made an invaluable contribution to North Eastern industrialisation by engaging in 'independent' enterprise and entrepreneurship, or self-employment, a form of work which has hitherto been difficult to quantify.<sup>5</sup> This study has

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1. P. Deane, *The First Industrial Revolution* (Cambridge, UK: Cambridge University Press, 1965); P. Hudson, *The Industrial Revolution* (London: Edward Arnold, 1992); J. Humphries, "'Lurking in the wings': Women in the historiography of the industrial revolution", *Business and Economic History*, 20 (1991), 32-44.

2. Source for Illustration 1: [http://collections online \(23/2/17\): John Wilson Carmichael, \*Newcastle from Redheugh Station\* \(1838\).](http://collections online (23/2/17): John Wilson Carmichael, Newcastle from Redheugh Station (1838).)

3. D. Levine & K. Wrightson, *The Making of an Industrial Society: Whickham, 1560-1765* (Oxford: Clarendon Press, 1991), viii, ix.

4. Source for Illustration 1: [http://collections online \(23/2/17\): John Wilson Carmichael, \*Newcastle from Redheugh Station\* \(1838\).](http://collections online (23/2/17): John Wilson Carmichael, Newcastle from Redheugh Station (1838).)

5. N. Phillips, *Women in Business* (Woodbridge, Boydell Press, 2006), 1, 13, 17.

employed a wide range of both quantitative and qualitative sources of evidence, many obtained from North Eastern archives, to support the key contentions made here. An innovative methodology has also been adopted, which combines a robust critique of existing interpretations of women's work with both historical and new approaches to the historiography of enterprise and entrepreneurship. 'New entrepreneurial history', as defined by R. Daniel Wadhvani and Christina Lubinski, has been employed here to initiate a new debate about female enterprise and entrepreneurship.<sup>6</sup>

The first studies of independent female enterprise, Nicola Phillips' *Women in Business* and Hannah Barker's *Business of Women*, were published in 2006, adding significant new evidence of this form of middle-class enterprise to a historiography previously dominated by critiques of Leonore Davidoff and Catherine Hall's controversial 'separate spheres' thesis, which argued that middle-class women began to retreat from the public, commercial sphere into the private, home-based sphere in the late-eighteenth and early-nineteenth centuries.<sup>7</sup> This study also challenges that contention; it goes further, however, by challenging the stereotypical view of women as being constrained by their gender, class, marital status and patriarchal ideology from earning their own livings. Those constraints, each having several champions, are reviewed in this study.<sup>8</sup> The effects of what has been described here as the 'constraint-based model' of women's work are also discussed throughout this study, which posits that a different model of women's work, the 'empowerment model', should be adopted to emphasise the positive aspects of such work.<sup>9</sup> Those aspects are represented here as embodying the sorts of in-

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6. R. D. Wadhvani & C. Lubinski, 'Reinventing entrepreneurial history', *Business History Review*, 91, 4 (2017), 767-799.

7. Phillips, *Women in Business*; H. Barker, *The Business of Women: Female enterprise and urban development in Northern England 1760-1830* (Oxford: Oxford University Press, 2006); L. Davidoff & C. Hall, *Family Fortunes: Men and women of the English middle class 1780-1850* (London: Hutchinson Education, 1987).

8. L. Stone, *The Family, Sex and Marriage in England 1500-1800* (London: Weidenfeld & Nicolson, 1977); M. A. Kaplan, *The Marriage Bargain: Women and dowries in European history* (New York, USA: Haworth Press, 1985); J. W. Scott, 'Gender: A useful category of historical analysis', *American Historical Review*, 91, 5 (December 1986), 1053-1105; S. Nenadic, 'Businessmen, the urban middle classes, and the 'dominance' of manufacturers in nineteenth century Britain', *Economic History Review*, 44, 1 (February 1991), 66-85; A. L. Erickson, *Women and Property in Early Modern England* (London: Routledge, 1993); D. Lemmings, 'Marriage and the law in the eighteenth century: Hardwicke's Marriage Act of 1753', *Historical Journal*, 39, 2 (Jun 1996), 339-360; P. Corfield, 'History and the challenge of gender history', *Rethinking History*, 1, 3 (1997), 241-258; H. Barker & E. Chalus, *Gender in Eighteenth-Century England: Roles, Representations and Responsibilities* (Harlow: Addison, Wesley & Longman Ltd., 1997); R. Shoemaker, *Gender in English Society, 1650-1850: The emergence of separate spheres* (New York: Longman, 1998); J. Butler, *Gender Trouble: Feminism and the subversion of identity* (New York: Routledge Press, 1999); K. Honeyman, *Women, Gender and Industrialisation in England, 1700-1870* (Basingstoke: Macmillan Press Ltd., 2000); A. M. Froide, *Never Married: Single women in early modern England* (Oxford: Oxford University Press, 2005); J. Burnette, *Gender, Work and Wages in the Industrial Revolution in Britain* (Cambridge, UK: Cambridge University Press, 2008); A. L. Erickson, 'Married women's occupations in eighteenth-century London', *Continuity and Change*, 23, 2 (August 2008), 267-307.

9. Phillips, *Women in Business*, 260.

fluence, status and power women acquired through enterprise and entrepreneurship. The empowerment model is intended to challenge the constraint-based model and to encourage a re-conceptualization of women's work which has become unbalanced by negative rather than positive conceptions of female agency, on the 'continuity' of female oppression rather than the empowerment embodied by 'change'.<sup>10</sup>

This study has found Phillips' definition of independent enterprise particularly useful in this analysis of elite and middling women's work. That definition focusses on women who were either 'in partnership or alone [and] who owned any independent unit of production or service', such as a business or an agency.<sup>11</sup> With few exceptions, as in the case of the heiresses referred to in the text, Phillips' definition applies to the economic activities of the majority of the women identified in this study, including female partners in family businesses, whose ownership is difficult to establish. Phillips' 'notion of "ownership"' is broad, however, accommodating the many different forms of proprietorship identified in here.<sup>12</sup> Phillips' inclusion of forms of enterprise that did not require 'proof of hands-on daily activity' also applies to proprietors of family businesses and female investors.<sup>13</sup> Similarly, Phillips' acknowledgement that 'a projected income...may never have materialised' from certain forms of enterprise has also been adopted here as applicable to speculative economic activities.<sup>14</sup> This study reveals that these were widespread in the North East, despite being, as Pamela Sharpe observed, 'concealed and embedded' within the regional economy.<sup>15</sup> Phillips' definition of independent enterprise remains definitive, though equivocal in certain respects. It is based on limited evidence and dominated by the discussion of women's legal position under coverture. Phillip's claim that independent enterprise should place 'no restriction on the size or profitability' of an enterprise is not supported by the evidence, which focusses on enterprises that were small and limited in profitability, the notable exception being Ann Nelson's coaching inn.<sup>16</sup>

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10. J. Bennett, 'Women's history: A study in continuity and change', *Women's History Review*, 2 (1993), 173-84; B. Hill, 'Women's history: A study in change, continuity or standing still', *Women's History Review*, 2 (1993), 5-19; P. Sharpe, 'Continuity and change: Women's history and economic history in Britain', *Economic History Review*, 48 (1995), 353-369.

11. Phillips, *Women in Business*, 3.

12. Ibid.

13. Ibid.

14. Ibid.

15. Ibid; P. Sharpe, 'Gender in the economy: Female merchants and family businesses in the British Isles, 1600-1850', *Social History*, 34, 68 (2001), 283-306, 301; R. E. Cameron, *Banking in the Early Stages of Industrial Revolution* (Oxford: Oxford University Press, 1967), 60; P. Deane, 'Capital formation in Britain before the railway age', *Economic Development and Cultural Change* 9, 3 (April 1961), 352-368; P. Hudson, *The Genesis of Industrial Capital* (Cambridge, UK: Cambridge University Press, 1986).

16. Phillips, *Women in Business*, 11, 95, 121, 137, 155, 156, 254.

Whilst several studies since 2006 have contested the idea that gender, class, marital status and patriarchal ideology undermined women's achievement of equality in a commercial sphere, as Christine Wiskin contended in 2000, surprisingly few historians have relinquished this idea without reservation, or explored the connection between enterprise and entrepreneurship and empowerment.<sup>17</sup> At first sight, Jennifer Aston's recently published study of *Female Entrepreneurship in Nineteenth-Century England* anticipates the same conclusion, stating that the study examines the idea that male entrepreneurs eclipsed female entrepreneurs in accessing 'resources, particularly growth capital' in the nineteenth century, that female owners of enterprises had 'a higher aversion to risk' and that businesswomen's 'social network' was more limited than men's.<sup>18</sup> Ultimately, however, Aston's analysis is equivocal: it makes no connection between female enterprise and empowerment, an important association proposed in Robert Goffee and Richard Scase's succinct study of *Entrepreneurship in Europe*, which revealed that entrepreneurship was particularly likely to occur amongst those who had experienced 'deprivation, subordination and labour market stigma' in their working lives.<sup>19</sup> A substantial amount of eighteenth-century women's writing has attested the fact that women living in the patriarchal eighteenth century were keenly aware of their subordinate status. It is therefore surprising that historians have not yet researched the extent to which women were attracted to enterprise and entrepreneurship as an achievable form of empowerment, plausibly also a meaningful indication of personal worth and social status in a society in which women were disenfranchised.

Elite women were no less aware of their subordinate status than working-class women were, as their letters reveal. These women frequently discussed the effects that a deeply-embedded patriarchal ideology had on their lives; despite having been well-educated, they often referred to themselves as powerless, as the 'Bluestocking', Elizabeth Montagu did.<sup>20</sup> This perception of themselves as constrained by men was clearly of great concern to women like Elizabeth Montagu, for whom coal mining became a potent symbol of her status: she emerges from this

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17. C. Wiskin, 'Women, credit and finance in England, 1780-1826' (PhD, Warwick University, 2000), 143; C. Wiskin, 'Businesswomen and financial management: Three eighteenth-century case studies', *Accounting, Business and Financial History*, 16, 2 (July 2006), 143-161; Sharpe, 'Gender in the economy'; Barker, *Business of Women*, 14-16; A. C. Kay, *The Foundations of Female Entrepreneurship: Enterprise, home and household in London, c. 1800-1870* (London: Routledge, 2009), 3, 5, 32-33, 38-40.

18. J. Aston, *Female Entrepreneurship in Nineteenth-Century England: Engagement in the urban economy* (Basingstoke: Palgrave Macmillan, 2016), 50; Hudson, *Industrial Capital*; J. Hoppit, *Risk and Failure in English Business 1700-1800* (Cambridge, UK: Cambridge University Press, 2002).

19. R. Goffee & R. Scase (eds.), *Entrepreneurship in Europe* (Beckenham: Croom Helm, 1987), 8-9.

20. M. Montagu (ed.), *The Letters of Elizabeth Montagu*, 4 Volumes (Cambridge, UK: Cambridge University Press, 2015), I, 148-149: letter to the Duchess of Portland (1741); J. V. Beckett, 'Elizabeth Montagu: Bluestocking turned landlady', *Huntingdon Library Quarterly*, 49, 2 (Spring 1986), 149-164; J. Balthwayt, 'Reconsidering the Bluestockings', 65, 1-2, *Huntingdon Library Quarterly* (2002), 39-57.

study as an entrepreneur and a female master, in addition to a distinguished scholar and salonist. The eighteenth century was, in several respects, one in which the status of women, particularly married women, improved; some historians have even proposed that it was a 'Golden Age' for women.<sup>21</sup> Sarah Apetrei approached this debate by examining the effect changes in religious belief had on women's lives, contending that women's relationship with God changed significantly in the eighteenth century, to become a pragmatic source of empowerment, expressed in enlightened religions such as Quakerism and Unitarianism.<sup>22</sup> These religions encouraged women to follow a vocation, such as ministry, but it was also often expressed through engaging with family businesses, epitomised by the ironfounding Quakers, the Darbys of Coalbrookdale.<sup>23</sup>

The differences between enterprise and entrepreneurship, which have tended to complicate these historians' definitions, emerge progressively in the course of this study; they are subtle and contingent upon specific circumstances, such as working alone, either as a spinster or a widow, being in an 'equal' partnership, including a family partnership or as the 'governor of a whole community', as described by Sidney Pollard, but overall, enable a clear distinction to be made between the enterprising and the entrepreneurial.<sup>24</sup> Even women who were men's unpaid assistants are demonstrated here to have been entrepreneurial in certain circumstances, including in family businesses, and, most importantly, in the male-dominated North Eastern economy.<sup>25</sup>

The North East of England has often been seen as being 'different' from other British regions as a consequence of its 'precociously' early industrialisation; its history, however, demonstrates that the increasing scale and capital costs involved in the earliest forms of coal mining anticipated the future development of an industry which relied on a co-ordinated approach to

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21. A. Vickery, 'Golden age to separate spheres? A review of the categories and chronology of English women's history', *Historical Journal* (1993), 383-414; J. Bailey, 'Favoured or oppressed? Married women, property and "coverture" in England, 1660-1800', *Continuity and Change*, 17, 3 (2002) 351-372.

22. S. L. T. Apetrei, *Women, Feminism and Religion in Early Enlightenment England* (Cambridge, UK: Cambridge University Press, 2010), 224, 272, 279, 284; A. Browne, *The Eighteenth-Century Feminist Mind* (Brighton: Harvester Press, 1987).

23. H. Plant, 'Gender and the aristocracy of dissent: A comparative study of the beliefs, status and roles of women in Quaker and Unitarian communities, 1770-1830, with particular reference to Yorkshire' (PhD, York University, 2000); A. Peart, 'Forgotten prophets: The lives of Unitarian women, 1760-1904' (PhD, Newcastle University: 2005).

24. S. Pollard, *The Genesis of Modern Management: A study of the industrial revolution in Great Britain* (London: Edward Arnold, 1965), 206.

25. R. Church, 'The family firm in industrial capitalism: International perspectives on hypotheses and history', *Business History*, 35 (1993), 17-39; P. Sharpe, 'Dealing with love: The ambiguous independence of the single-woman in early modern England', *Gender & History*, 11, 2 (1999), 209-232; R. Beachy, 'Business was a family affair: Women of commerce in Central Europe, 1680-1880', *Social History*, 34, 68 (December 2001), 307-330.

mining, marketing and manufacturing, as embodied in the industrial capitalist mode of production.<sup>26</sup> This region epitomised the male-dominated economy, often assumed to have offered limited opportunities for female employment, yet this study contends that the opposite was true: that female enterprise and entrepreneurship were both widespread and extremely diverse not only in expanding towns but throughout the region. To reiterate, this study identifies more than 700 determined and ambitious women who shaped the North Eastern economy by becoming involved in every sector of it, most importantly as managers and financiers.<sup>27</sup>

Coal mining can legitimately be said to have *defined* industrial capitalism, both as a mode of production and a way of life.<sup>28</sup> Those who engaged with this form of production and subscribed to its principles were capitalists.<sup>29</sup> The majority of the women identified in this study were capitalists, both literally, funding their self-employment with their own capital, and ideologically, embracing the profit motive enshrined in capitalism.<sup>30</sup> There were, of course, many reasons why relatively privileged women engaged in enterprise and entrepreneurship, particularly in the period studied here, between 1778 and 1801, a period in which life for the majority of British people had become distinctly precarious. In the North East, many of the advantages of early industrialisation were undermined by the increasing costs of supporting the expensive infrastructure that coal mining, shipping and manufacturing required.<sup>31</sup> This became more difficult when two external forces, an increasing number of national financial crises, and successive wars, further destabilised the region's economic growth.<sup>32</sup> Financial crises

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26. L. Scammell, 'Was the North East different from other areas? The property of everyday consumption in the late-seventeenth and early eighteenth centuries', in H. Berry & J. Gregory (eds.), *Creating and Consuming Culture in North East England, 1660-1830* (Aldershot: Ashgate, 2004), 12-36; Levine & Wrightson, *Industrial Society*, ix, 429; J. U. Nef, *The Rise of the British Coal Industry*, 2 Volumes (London: Routledge, 1932), II, 14, 21-22; M. W. Flinn, *The History of the British Coal Industry, Volume II: 1700-1830: The industrial revolution* (Oxford: Clarendon Press, 1984); L. Turnbull & J. C. Tyson, *Coals from Newcastle: An introduction to the Northumberland and Durham coalfield* (Newcastle: Chapman Research Publishing, 2009).

27. Levine & Wrightson, *Industrial Society*, viii, ix; Pollard, *Modern Management*.

28. M. Weber, *The Protestant Ethic and the Spirit of Capitalism* (London: Unwin University Books, 1930: ninth impression, 1968); P. Sharpe, *Adapting to Capitalism: Working women in the English economy, 1700-1850* (Basingstoke: Macmillan, 1996); M. C. Howell, *Commerce before Capitalism in Europe, 1300-1600* (New York, USA: Cambridge University Press, 2010).

29. M. C. Jacob & C. Secretan (eds.), *The Self-Perception of Early Modern Capitalists* (New York: Palgrave Macmillan, 2008).

30. D. R. Green & A. Owens, 'Gentlewomanly capitalism? Spinsters, widows, and wealth holding in England and Wales, c. 1800-1860', *Economic History Review*, 56, 3 (August 2003), 510-536; D. M. Oldroyd, *Estates, Enterprise and Investment at the Dawn of the Industrial Revolution: Estate management and accounting in the North East of England, c. 1700-1780* (Aldershot: Ashgate, 2007); A. M. Froide, *Silent Partners: Women as public investors during Britain's financial revolution, 1690-1750* (Oxford: Oxford University Press, 2016).

31. P. Deane & W. A. Cole, *British Economic Growth* (Cambridge, UK: Cambridge University Press, 1962); J. U. Nef, 'The industrial revolution reconsidered', *Journal of Economic History*, 3, 1 (May 1943), 1-31; Cameron, *Banking*, 60; J. Langton, *Geographical Change and Industrial Revolution: Coal-mining in south west Lancashire, 1590-1799* (Cambridge, UK: Cambridge University Press, 1979).

32. J. Hoppit, 'Financial crises in eighteenth-century England', *Economic History Review*, 39, 1 (1986), 39-58; R. C. Allen, *The British Industrial Revolution in Global Perspective* (Cambridge, UK: Cambridge University Press, 2009); D. Besomi, 'The periodicity of crises', *Journal of the History of Economic Thought*, 32, 1 (March 2010),



affected regions and individual towns in different ways, and these are discussed in more detail in Chapter Six, but the important point to note here is that the North East's ability to survive in such circumstances was related to the high level of female enterprise and entrepreneurship in this region.<sup>33</sup> Wars were famously known to disrupt trade throughout Britain and to have temporarily increased women's participation in their regional economies.<sup>34</sup> The Napoleonic Wars, hasty preparations for which began in 1792, were no exception; they were expected to be, and proved to be, prodigiously expensive, leading the prime minister, William Pitt the Younger, to propose a novel way of funding them, via an Income Tax, effectively, a tax on enterprise.<sup>35</sup>

The historiography of women's work in industrialisation, as opposed to the historiography of female enterprise and entrepreneurship, has hitherto been dominated by research focussed on working-class women whose manual labour has been established to have been essential in the transition from the pre-industrial, domestic system of production to an industrial capitalist mode of production.<sup>36</sup> Self-employed women have occasionally appeared in these studies, especially those of particular towns or regions, where their involvement blurred the boundaries between waged and independent employment.<sup>37</sup> Previous studies of this kind did not distinguish between waged work and self-employment, because waged work was acknowledged to have been an accepted route to self-employment, for women determined to accumulate sufficient capital to establish their own enterprise.<sup>38</sup>

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85-132; P. K. O'Brien, 'The nature and historical evolution of an exceptional fiscal state and its possible significance for the precocious commercialisation and industrialisation of the British economy from Cromwell to Nelson', *Economic History Review*, 64, 2 (2011), 408-446.

33. F. E. Hyde, B. B. Parkinson & S. Marriner, 'The port of Liverpool and the crisis of 1793', *Economica*, New Series, 18, 72 (November 1951), 363-378.

34. I. Pinchbeck, *Women Workers and the Industrial Revolution, 1750-1850* (London: Frank Cass & Co. Ltd., 1930); reprinted, 1969); M. D. George, *London Life in the Eighteenth Century* (London: Kegan Paul, Trench, Trubner & Co. Ltd., 1925); L. D. Schwarz, *London in the Age of Industrialisation: Entrepreneurs, labour force and living conditions, 1700-1850* (Cambridge, UK: Cambridge University Press, 1992).

35. G. Chalmers, *An Estimate of the Comparative Strength of Great Britain, during the present and four preceding reigns; and of the losses of her trade from every war since the Revolution. A new edition, corrected and improved; with a dedication to Dr James Currie, the reputed author of 'Jasper Wilson's Letter'* (London: J. Stockdale, 1794); B. E. V. Sabine, *A History of Income Tax* (London: Allen & Unwin, 1966), 61, 168, 243; R. Cooper, 'William Pitt, taxation and the needs of war', *Journal of British Studies*, 22, 1 (Autumn 1982), 94-103; Christie, *Stress and Stability*; O'Brien, 'An exceptional fiscal state'.

36. A. Clark, *The Working Life of Women in the Seventeenth Century* (first published: London, Routledge, 1919; reprint: Abingdon: Frank Cass, 1968); Pinchbeck, *Women Workers*; George, *London Life*; J. Rendall, *Women in an Industrialising Society: England, 1750-1880* (Oxford: Basil Blackwell Ltd., 1990); M. Berg & P. Hudson, 'Rehabilitating the industrial revolution', *Economic History Review*, 45, 1 (1992), 24-50.

37. P. Earle, 'The female labour market in London in the late seventeenth and early eighteenth centuries', *Economic History Review*, 42, 3 (August 1989), 328-353, 349-352; Phillips, *Women in Business*, 3, 19; Barker, *Business of Women*, 1-2; P. Sharpe, 'Literally spinsters: A new interpretation of local economy and demography in Colyton in the seventeenth and eighteenth centuries', *Economic History Review*, 44, 1 (February 1991), 46-65; Aston, *Female Entrepreneurship in Nineteenth-Century England*, 44; R. Scase, *Class* (Buckingham: Open University Press, 1992).

38. S. D'Cruze, '"To acquaint the Ladies": Women traders in Colchester, c.1750-1800', *Local Historian*, 17 (1986), 158-161; S. Wright, 'Holding up half the sky: Women and their occupations in eighteenth-century Ludlow', *Midland History*, 14 (1989), 53-74; P. Lane, 'Women in the regional economy: The East Midlands, 1700-

The assumption that relatively privileged women's backgrounds, social position and household incomes were such that they had no need, nor desire, to work beyond the home to earn their own incomes, has often been seen as compromising women who wanted to work or were obliged by economic necessity to work.<sup>39</sup> The concept of the redundant wife was most famously contended by Leonore Davidoff and Catherine Hall in their 'separate spheres' thesis, but it was also related to the concept of work as something to be avoided.<sup>40</sup> Peter Earle's observation that 'neither men nor women worked...if they did not have to' in the late-seventeenth and early-eighteenth centuries was endorsed in Frank Thompson's 'gentrification' thesis and in Deirdre McCloskey's conception of the eighteenth-century as 'bourgeois'.<sup>41</sup> The idea that work was a means to an end has also underpinned histories of Britain's elites, notably Walter Rubenstein's, recently reappearing in Robert Morris's study of Leeds patriarchs' family strategy for achieving a 'gentlemanly' retirement.<sup>42</sup> This study questions the validity of the concept of work simply as a means of achieving gentlemanly status as being unrealistic for the majority of middle-class women and a significant number of elite women, especially women alone, in late-eighteenth century Britain, on the grounds that the late-eighteenth century was a period in which most lives became extremely precarious. Three decades of industrialisation, war and financial crises are argued here to have changed the meaning of work, as Patrick Joyce and Margaret Hunt contended.<sup>43</sup> This study endorses Hunt's representation of the 'middling sort' as a class *defined* by their work, initially including yeomen, shopkeepers and owners of small businesses but increasingly extended to include small manufacturers and middlemen, or the 'trade interest' as they were referred to in parliament.<sup>44</sup>

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1830' (PhD, Warwick University, 1999); R. Sweet & P. Lane (eds.), *On the Town: Women and urban life in eighteenth-century England, c. 1660-1820* (Aldershot: Ashgate, 2003).

39. Earle, 'Female labour market'; Barker, *Business of Women*, 2, 12; Phillips, *Women in Business*, 3, 19; Kay, *Female Entrepreneurship*.

40. Davidoff & Hall, *Family Fortunes*.

41. Earle, 'The female labour market in London', 342; F. M. L. Thompson, *Gentrification and the Enterprise Culture: Britain 1780-1980* (New York, USA: Oxford University Press, 2001); D. M. McCloskey, *The Bourgeois Virtues: Ethics for an age of commerce*, (Chicago, USA: Chicago University Press, 2006).

42. W. D. Rubenstein, *Men of Property: The very wealthy in Britain since the industrial revolution* (New Brunswick, USA: Rutgers University Press, 1981); W. D. Rubenstein, "'Gentlemanly capitalism" and British Industry 1820-1914', *Past & Present*, No. 132, 1 (Aug., 1991), 150-170; R. J. Morris, *Men, Women and Property in England 1780-1870: A social and economic history of family strategies amongst the Leeds middle classes* (Cambridge, UK: Cambridge University Press, 2005).

43. I. R. Christie, *Stress and Stability in Late-Eighteenth Century Britain: Reflections on the British avoidance of revolution* (Oxford: Oxford University Press, 1984); P. Joyce (ed.), *The Historical Meanings of Work* (Cambridge, UK: Cambridge University Press, 1987); Hunt, *Middling Sort*, 4, 15, 17, 41, 126-128, 146.

44. Hunt, *Middling Sort*; D. Wahrman, *Imagining the Middle Class: The political representation of class in Britain, c. 1780-1840* (Cambridge, UK: Cambridge University Press, 1995), 13, 18.

The 'middling sort' is accepted here to have comprised approximately 20% of Britain's population by the end of the eighteenth century and to have included women who earned an income of their own.<sup>45</sup> Previous studies identifying these women include Earle's, which found that even the wives of London gentlemen worked for their own livings as skilled needleworkers, midwives, dealers, chandlers, publicans and schoolmistresses.<sup>46</sup> Pamela Sharpe's female merchants, Maxine Berg's 'small producer capitalists' and Sherylynne Haggerty's distributors of goods also mined the interstices in Britain's industrialising economy and expressed their organisational and managerial skills by doing so.<sup>47</sup> Barker extended Margaret Hunt's contention that the *majority* of urban middle-class women worked for a living to include the lower-middle class, who feature in this study as enterprising women who 'traded-up' to self-employment, whilst Hunt established that married women usually worked in different occupations from their husbands.<sup>48</sup> Two forms of speculative activity have also recently been added to previous research into the hitherto hidden aspects of female capital accumulation. Briony McDonagh's research focusses on elite women as improving landowners whilst Janet Casson's highlights female speculation in transportation schemes.<sup>49</sup> Whilst McDonagh's study of female landownership has pre-empted some of the contentions made in Chapters Three and Four of this study, she has confirmed what has been contended here about female enterprise and entrepreneurship into other regions of Britain, anticipating the value of a comprehensive study incorporating regional studies.<sup>50</sup> Casson's research effectively bridges these locations too, demonstrating the extent to which women of modest means invested in small plots of 'waste' land in anticipation of being compensated if a new railways company requisitioned that land.<sup>51</sup> This study has established that these women had been engaging in the same sort of speculation in wagonway routes throughout the eighteenth century, as discussed in Chapter One. McDonagh's and Casson's research also supports the contentions made in Chapters

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45. Schwarz, *London in the Age of Industrialisation*, 51-54; Hunt, *Middling Sort*, 17.

46. Earle, 'Female labour market', 348-352.

47. Sharpe, 'Gender in the economy', 308; M. Berg, 'Small producer capitalism in eighteenth-century England', *Business History*, 35 (1993), 17-39; S. Haggerty, 'The British-Atlantic trading community, 1760-1810: Men, women, and the distribution of goods', *Business History Review*, 82, 2 (A Special Issue on Alfred D. Chandler Jr., 2008), 420-422; S. Haggerty, A. Webster & N. J. White (eds.), *The Empire in One City? Liverpool's Inconvenient Imperial Past* (Manchester: Manchester University Press, 2008); Barker, *Business of Women*, 1.

48. Hunt, *Middling Sort*, 128.

49. B. McDonagh, *Elite Women and the Agricultural Landscape, 1700-1830* (Abingdon: Routledge, 2018); J. Casson, 'Women's landownership in England in the nineteenth century', in M. Casson & N. Hashinzade (eds.), *Large Databases in Economic History* (Abingdon: Routledge, 2013), 200-221.

50. McDonagh, *Elite Women and the Agricultural Landscape*, 2-3.

51. Casson, 'Women's landownership in England in the nineteenth century', 200-221; S. J. Hudson, 'Attitudes to investment risk amongst West Midland canal and railway company investors, 1760-1850' (PhD, Warwick University, 2001).

Three and Four, which focus on the importance of land, and the 'rights' it entailed, which were especially important for enterprising and entrepreneurial women.

Several key debates in this study refer back to previous studies which have associated capitalism with female oppression rather than female empowerment.<sup>52</sup> Female enterprise and entrepreneurship are argued here to have empowered women and to have stimulated a greater degree of politicisation amongst women, an idea previously explored by Kathryn Gleadle, Sarah Richardson and Elaine Chalus.<sup>53</sup> This was certainly the case as far as Judith Baker, the North East's only female alum manufacturer, Diana Beaumont, Britain's largest supplier of lead, and Theodosia Crowley, Britain's premier ironfounder, who supplied Britain with the means to consolidate its military supremacy for much of the eighteenth century, were concerned.<sup>54</sup> These women challenged women's historically 'subordinate' status through enterprise and entrepreneurship.<sup>55</sup> And they were not alone. This study identifies many women like Miss Sarah Fish, a linen draper in Newcastle and an accumulator of capital, or 'asset-manager', who acquired a diversified business portfolio which included investments in both urban and rural projects.<sup>56</sup> Miss Fish emerges from this study as having made a hitherto underestimated contribution to the creation of a robust regional economy in the industrialising North East.<sup>57</sup>

## **II: Female enterprise and entrepreneurship in a historical perspective**

The historiography of enterprise and entrepreneurship is considered important in this study not just because it eschews the constraint-based model of women's work as a component of the labour and capital inputs into the economy, but because it envisions a more positive approach to the study of women's work in industrialising regions such as the North East.<sup>58</sup> The assumption that there were few differences between male and female entrepreneurship, that women were equally likely to be 'modernisers', 'innovators' and 'optimisers' of the 'creative processes that propel economic change', rather than inferiors who were passive economically encourages the reconceptualisation of women's work.<sup>59</sup> Entrepreneurship focuses on choice,

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52. Bailey, 'Favoured or oppressed'.

53. K. Gleadle & S. Richardson, *Women in British Politics, 1760-1860* (Basingstoke: Macmillan Press Ltd., 2000); E. Chalus, 'Elite women, social politics and the political world of late eighteenth-century England', *Historical Journal*, 43, 3 (September 2000), 669-697; E. Chalus, *Elite Women in English Political Life c.1754-1790* (Oxford: Clarendon Press, 2005).

54. *Baker-Baker Papers*; Hughes, 'Lead, land and coal; Flinn, *Men of Iron*.

55. Fletcher, *Gender, Sex and Subordination*.

56. DPR/I/1/1833/F8/1-3: Sarah Fish's will: 23 October 1832; probate: 1 June 1833; Froide, *Silent Partners*.

57. Cameron, *Banking*; M. Dawes & N. Selwyn, *Women who made Money: Women partners in British private banks, 1752-1906* (Bloomington, USA: Trafford Publishing, 2010).

58. Wadhvani & Lubinski, 'Reinventing entrepreneurial history'.

59. Kay, *Female Entrepreneurship*, 4.

motivation and ambition, the possession of an 'entrepreneurial mindset', which Wadhvani and Lubinski described as involving 'envisioning' and 'valuing' opportunities *before* 'allocating and reconfiguring' resources to achieve them.<sup>60</sup> Wadhvani and Lubinski's suggestion that making a profit was less important to an entrepreneur than the satisfaction of solving a specific problem summarises the subtle difference between the capitalist and the entrepreneur.<sup>61</sup>

The terms 'enterprise', 'industry' and 'industriousness' were used in the eighteenth century to describe a specific form of human behaviour, but also its outcome, an 'enterprise' or business.<sup>62</sup> Entrepreneurship is regarded in this study as a highly desirable, though not inevitable, product of enterprise. In other words, enterprise does not always lead to entrepreneurship. Enterprise is described here as the product of a combination of personal qualities, such as courage, determination and business skills: The ability to establish one's own business, keep accounts and manage employees, whilst a successful strategy for any the eighteenth-century business, cannot automatically be regarded as entrepreneurship, unless a clear link can be established between the product supplied and regional economic development, particularly in periods of recovery from economic crises.<sup>63</sup>

It was the Austrian socio-political economist, Joseph Schumpeter, who declared that entrepreneurs played a 'heroic' role in industrialising Britain: this was explained in two seminal studies, published in 1934 and 1943, in which Schumpeter described the cotton spinner, Robert Owen, whose factory village at New Lanark Mills was intended to exemplify a new kind of society, as the archetypal entrepreneur.<sup>64</sup> Whilst the fact that Schumpeter envisioned a 'socialist' rather than a capitalist society is not addressed in this study, it remains of interest in economic history generally.<sup>65</sup> What is of interest here is Schumpeter's concept of the entrepreneur as a *uniquely creative* individual who supplied the *ideas* that propelled change, leading to *innovations*, as opposed to inventions; entrepreneurs were people who proposed new combinations of 'materials and forces', either in a new way, or by making

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60. Wadhvani & Lubinski, 'Reinventing entrepreneurial history', 767.

61. Ibid., 771, 778, 787; H. Lydall, *The Entrepreneurial Factor in Economic Growth* (Basingstoke: Macmillan Ltd., 1992), 78; D. G. Blanchflower & A. J. Oswald, 'What makes an entrepreneur?', *Journal of Labor Economics*, 16, 1 (January 1998), 26-60, 26-28.

62. R. C. Allen & J. C. Weisdorf, 'Was there an "industrious" revolution before the industrial revolution? An empirical exercise for England, c.1300-1830', *Economic History Review*, 64, 3 (August 2011), 1-15.

63. J. A. Schumpeter, *The Theory of Economic Development* (Cambridge, USA: Harvard University Press, 1934), 66, 93, 224; J. A. Schumpeter, *Capitalism, Socialism and Democracy* (London: George Allen & Unwin, 1943); C. P. Kindleberger & J. P. Lafarge, *Financial Crises: Theory, history and policy* (Cambridge, USA: University Press, 1982); *Oxford English Dictionary* (1964), 345; D. S. Landes, J. Mokyr & W. J. Baumol (eds.), *The Invention of Enterprise* (New Jersey, USA: Princeton University Press, 2010).

64. Schumpeter, *Economic Development*; Schumpeter, *Capitalism*, 83, 131-2, 306-307; R. Owen, *The Life of Robert Owen, written by Himself*, I/1a (London: Effingham Wilson, 1857),

65. Schumpeter, *Economic Development*, 65-67, 74-75, 81, 88; R. Swedborg, *Joseph A. Schumpeter: His life and work* (Cambridge, UK: Polity Press, 1991).

'continuous adjustment in small steps', to solve a specific problem; importantly, they also had the ability to motivate others to accept change.<sup>66</sup> This was how Schumpeter described the process of 'creative destruction', a process best demonstrated in the experiences of those who engaged in it. This includes several of the women identified in this study, who were instrumental in the manufacture of new products, or refining products, in introducing new methods of production, organisation and management, and who sourced new markets and new raw materials. These activities have been established to have formed the basis of entrepreneurship.<sup>67</sup>

### III: Thesis structure

Chapter One focusses on the specific context in which elite and middling North Eastern women engaged in independent economic enterprise. It traces the origins of such enterprise by drawing on original sources of evidence of female involvement in the region's leading sectors, the coal, shipping and manufacturing industries, arguing that widespread and diverse female enterprise made the North East different from other industrialising regions.<sup>68</sup>

Chapter Two reconstructs enterprising women's lives in Newcastle and Gateshead, from the rare survival of five consecutive urban *Trade Directories*, which, when supported by other sources, furnish both quantitative and qualitative data establishing that urban female enterprise was not confined to traditionally feminine sectors but had extended to incorporate male sectors of the economy. Chapter Two also contains recommendations for reclassifying women's work to focus on more 'positive representations' of women.<sup>69</sup>

Chapter Three focusses on women whose enterprise was 'concealed and embedded' within the regional economy, being based on the ownership of property, including land and/or the rights associated with it, such as the numerous minerals which made the North East unique.<sup>70</sup> This Chapter establishes that women *owned* their own capital, however modest, and invested it in their industrialising economy. Spinsters and widows emerge from this analysis as a wealthy

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66. Schumpeter, *Economic Development*, 65-67, 74-75, 81-2, 88; Schumpeter, *Capitalism*, 83, 131-2, 306-307.

67. Schumpeter, *Economic Development*; Schumpeter, *Capitalism*; Lydall, *Entrepreneurial Factor*; Blanchflower & Oswald, 'What makes an entrepreneur'; R. Scase, *The Entrepreneurial Middle Class* (Beckenham: Croom Helm Ltd., 1982); Goffee & Scase *Entrepreneurship in Europe*; P. L. Payne, *British Entrepreneurship in the Nineteenth Century* (London: Macmillan Education Ltd., 1988, second edition); M. C. Casson, *The Entrepreneur: An economic theory* (Cheltenham, Edward Elgar Publishing Ltd; first edition: 1982; second edition: 2003); J. Mokyr, 'Entrepreneurship and the industrial revolution in Britain' (Conference Paper, *Entrepreneurship in History Conference*, New York, 20-21 October 2006); M. C. Casson, B. Yeung & A. Basu (eds.), *The Oxford Book of Entrepreneurship* (Oxford: Oxford University Press, 2008).

68. Scammell, 'Was the North East different'; Levine & Wrightson, *Industrial Society*, viii, ix.

69. Phillips, *Women in Business*, 260.

70. Sharpe, 'Gender in the economy', 301.

minority, whilst married women challenge the historic misconception that marriage deprived them of both capital and economic agency. Chapter Three describes the strategies enterprising and entrepreneurial women employed to protect their assets and the roles that men, especially fathers, played in this process.

Chapter Four focusses on evidence of female capital accumulation based on evidence from their wills and probate records women's. It includes an analysis of wealth derived from coal mining but also demonstrates how women capitalised other forms of enterprise. Wealth-holding is also the basis of the typology of capitalist women presented here, which quantifies the differences between Kay's 'survivalists', Berg's 'small capitalist producers' and Hafter's 'female masters'.<sup>71</sup>

Chapter Five explores the relationship between female enterprise and entrepreneurship and attitudes to women's wealth, worth and status, which was negotiated within a specifically local context.<sup>72</sup> The fact that women's wealth was not constrained by their gender, class and marital status was important; it allowed women's worth to be measured in terms of their skills, particularly their organisational and managerial skills, and by their reputation. This levelled the field between men and women and allowed women to challenge existing patriarchal norms.<sup>73</sup> Female innkeepers emerge from this Chapter as having significant status in enterprising societies.

Chapter Six focuses on the contribution that enterprising and entrepreneurial women made to the North Eastern economy when the combined forces of industrialisation, financial crises and war tested its economic resolve. Very few studies have examined Britain's regions' responses to such a combination of forces, so this Chapter introduces a new analytical category into the study of regional history.<sup>74</sup>

Chapter Seven is a case study of the only female master in the North East's alum manufacturing industry, Judith Baker, whose life of entrepreneurship is traced from its inception to a reluctant retirement. Judith Baker's life yields a great deal about an entrepreneurial woman's motives for engaging with enterprise, including her entrepreneurial credentials, such as her

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71. Kay, *Female Entrepreneurship*; Berg, 'Small producer capitalism'; D. M. Hafter, 'Female masters in the ribbon-making guild of eighteenth-century Rouen', *French Historical Studies*, 20, 1 (Winter 1997), 1-14.

72. J. Ellis, 'A dynamic society: Social relations in Newcastle-on-Tyne', in P. Clark (ed.), *The Transformation of English Provincial Towns* (London: Hutchinson, 1984), 190-224; Green & Owens, 'Gentlewomanly capitalism'; A. Shepard & J. Spicksley, 'Worth, age and social status in early modern England', *Economic History Review*, 64, 2 (May 2011), 493-530.

73. Wiskin, 'Women, Credit and Finance', 143; Pollard, *Modern Management*.

74. Hyde, Parkinson & Marriner, 'The port of Liverpool'.

managerial and people skills. The case study focusses on how Judith Baker responded to the risks and uncertainties of business in a precarious century and what she perceived were the rewards of doing so. The fact that Judith Baker's entrepreneurship culminated in a level of public, civic involvement denied to most eighteenth-century women confirms the main argument made here, that female enterprise and entrepreneurship empowered women in industrialising regions to contest society's patriarchal norms.

#### **IV: Methodology and Sources**

This study combines a robust critique of existing models of women's work with a new approach to entrepreneurial history defined by Wadhwani and Lubinski.<sup>75</sup> This combination creates a new framework for a new debate on female enterprise and entrepreneurship as forms of empowerment in an ideologically patriarchal century.<sup>76</sup> Two specialist approaches to women's history, namely feminist and gender history, have also informed this study, increasing its relevance for historians in these fields.<sup>77</sup> This study has also employed an innovative approach to sources of evidence, which can best be described as catholic yet focused on sources authored by women, such as women's own writing, including diaries, letters and business correspondence but also ephemera such household accounts and receipts, all of which authenticate women's real lives. These sources have been analysed flexibly to balance the theory of female enterprise and entrepreneurship with its practical outcomes. Evidence of widespread enterprise, for example, such as that contained in urban *Trade Directories*, has been balanced with evidence demonstrating the vertical and horizontal integration of social and business networks. The case study of the industrial alum producer, Judith Baker, whose life as a consumer featured in other publications, is reconstructed here as a life of industrial entrepreneurship.<sup>78</sup> The North East contains a wealth of original sources of evidence demonstrating that female enterprise and entrepreneurship were both widespread and instrumental in North Eastern industrialisation. Durham University's Palace Green Library, Northumberland's Archives at Woodhorn and the North East Institute of Mining and Metallurgy archives endorse this view. Where possible, both quantitative and qualitative evidence have been combined, not only to reinforce the argument but to maintain a balance between general and specific contentions, between theories of enterprise and entrepreneurship, for example, and actual practice. It was

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75. Wadhwani & Lubinski, 'Reinventing entrepreneurial history', 767, 792.

76. S. R. Kent, *Gender and Power in Britain, 1640-1990* (London: Routledge, 1999); A. Brooks, 'Feminist standpoint epistemology: Building knowledge and empowerment through women's lived experience', *Feminist Research Practice* (2006), 53-82.

77. S. Harding, *The Feminist Standpoint Theory Reader: Intellectual and political controversies* (Indiana, USA: University Press, 2004);

78. *Baker-Baker Papers*; Phillips, *Women in Business*, 18, 96; Sweet & Lane, *On the Town*, 140-151.



also considered important in a regional study such as this that the majority of the evidence should be sourced from regional archives. Those archives contain countless original documents relating to women's lives, which is unusual in a region so dominated by men's work. The two main sources of evidence used here, urban *Trade Directories* and women's probate evidence, are ideal when balancing general contentions, such as the fact that female enterprise was widespread, with specific contentions, such as the fact that women with a number of different assets, including property and investments, were in a more secure position than those whose wealth was in goods or money. These sources have not been used in isolation; they have, instead, been cross-referenced with a range of other sources to create a nuanced view of female enterprise. National and regional histories, business and industry histories, family papers, property deeds and leases, solicitors' papers, apprenticeship indentures, and newspapers, containing advertisements, notices of bankruptcy, and subscription lists, have all been used here. The fact that women's probate evidence was used together with women's correspondence, accounts (both domestic and business), receipts, marriage contracts, Land Tax Redemption claims and bank records, yielded particularly insightful data.

Previous research based on *Trade Directory* evidence has usually been prefaced by discussing the reliability of these sources and this study is no exception, since an analysis of the pros and cons involved in the use of *Directories* is the only way to determine whether they are the most appropriate sources for answering a particular research question. The North East's archives contain an abundance of sources for women's history; the problem is that these are essentially qualitative rather than quantitative. Problematic though *Trade Directories* have been contended in the past to have been, historians continue to refer to them because they furnish a reasonably accurate quantitative database for drawing conclusions about the nature and extent of urban enterprise in English towns. *Trade Directories* are also a rare source of data for the eighteenth century, in the era before data was collected in national censuses and analysed by Earle, Schwarz and David Barnett.<sup>79</sup> *Trade Directories* prove most useful when comparing the extent and nature of enterprise in expanding English towns, though their utility is dependent on a correspondence between the dates of those *Directories*. It is rare to locate a consecutive series of *Directories* such as that used here. Series are much more useful than intermittent

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79. Earle, 'Female labour market'; Schwarz, *London*; D. Barnett, 'The structure of industry in London, 1775-1825' (PhD, Nottingham University, 1996); E. Higgs & A. Wilkinson, 'Women, occupations and work in the Victorian censuses revisited', *History Workshop Journal*, 81, 1 (April 2016), 17-38; in which Higgs and Wilkinson reassess the census data, arguing that it was not as unreliable as previously contended.

survivals because they allow change over time to be measured. Short though the period studied here is, determined by this consecutive series, it is contended here that 23 years is a sufficiently meaningful period in the life of an enterprising individual for valid conclusions to be drawn about key aspects of those lives, such as relationships between life-cycle, business longevity and relative profitability. Furthermore, when used together with other sources, such as the women's wills used here, the value of *Trade Directories* is enhanced.

An overview of historians' experiences of using *Trade Directories* leads to the conclusion that the more *Trade Directories* are used, the more useful they become, their usefulness and accuracy being reassessed each time they are used and the methodology required to overcome their particular biases and inconsistencies explained.<sup>80</sup> This study contributes to an on-going data about the usefulness of *Trade Directories* by advising that it is, worthwhile, for example, to establish where, when and by whom *Trade Directories* were published between 1750 and 1800, because this was a period in which the publishing of these useful guides transitioned from being an enterprise with a local focus to being a national enterprise, orchestrated in London. Whilst this shift in location can be interpreted as an indication that inter-regional trade was increasing, it can also be argued to have diluted the authenticity of data previously authenticated by its local provenance.

This study indicates that very little of the time spent verifying the accuracy of, for example, *Trade Directory data*, is not worthwhile. The accuracy of the data in the five *Trade Directories* used here was established by cross-checking with as many different sources of evidence as possible, such as family papers and women's probate records. This led to the identification of 158 enterprising women whose economic activities were 'concealed and embedded' within the regional economy (listed in Appendix C).<sup>81</sup> Similarly, regional, business and industry histories dating from the nineteenth and early-twentieth centuries, property deeds and leases, solicitors' papers, newspapers and subscription lists to local causes have brought previously 'in-

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80. Newcastle & Gateshead *Trade Directory* (1801), i: Mitchell's concern to establish that his 1801 *Directory* was 'compiled and digested from an accurate survey' confirms that inaccurate versions abounded; J. R. Boyle, *The First Newcastle Directory, 1778* (Newcastle: Mawson, Swan & Morgan, 1889): Boyle reiterated this point, defending Whitehead's and Hilton's *Directories*; P. Corfield & S. Kelly, "'Giving directions to the town': the early town directories", *Urban History Yearbook* (1984), 22-34; D. Foster, 'Albion's sisters: a study of *trades directories* and female economic participation in the mid-nineteenth century' (PhD, Exeter University, 2000).

81. Sharpe, 'Gender in the economy', 301; Kay, *Female Entrepreneurship*, 5-6, 28; Holderness, 'Credit in rural society'; E. Mackenzie, *Historical Account of Newcastle upon Tyne: Including the Borough of Gateshead* (Newcastle: 1827); G. R. Hodgson, *The Borough of South Shields* (Newcastle: Andrew Reid & Co., 1903).

visible' enterprising and entrepreneurial women to the attention of historians, revealing the locations of their businesses, how long they survived and why they survived, in a period of profound economic instability.<sup>82</sup>

As sources authored by women, women's wills, particularly those that were handwritten, reveal unique details about individuals, making them one of the most authentic of sources for women's history. North Eastern historians are particularly fortunate to have access to *circa* 75,000 wills and probate records, 381 of which have been examined in this study (119 women's and 262 men's wills or probate evidence).<sup>83</sup> The probate evidence used here was selected on the basis of a cross-referenced connection with an enterprising woman listed in Appendices A, B or C; that evidence was then analysed according to wealth at death, composition of assets and bequest strategies. It also formed the basis for classifying types of capitalist women and for comparing enterprising women's wealth with enterprising men's wealth (shown in Chapter Four and Appendices E, F, G, H).<sup>84</sup> The disadvantage of using wills and probate evidence is that the majority reveal very little about the ownership of real estate, as land and its 'appurtenances' were referred to in the eighteenth century, England's Ecclesiastical Courts having stipulated that these assets should be bequeathed to others before death.<sup>85</sup> Though this was not always possible, in cases of sudden death, for example, sufficient references to real estate were found in wills to enable conclusions to be drawn about the importance of this form of property for women.

Several other sources naming women, such as marriage contracts, Land Tax claims, apprenticeship indentures and aristocratic women's accounts have also been used, their limitations having been acknowledged.<sup>86</sup> Marriage contracts, for example, embody the principle of transmitting accumulated wealth to subsequent generations; the fact that they were not always honoured represents reality. In general, legal contracts may be considered one of the most reliable sources of evidence for women's history. They survived because the evidence they contained was essential at the time, and subsequently, in proving entitlement to various property or rights. This means that they can be found in a variety of sources, mainly in family papers. The

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82. Newcastle & Gateshead *Trade Directory* (1801), 1; Boyle, *First Newcastle Directory*; Phillips, *Women in Business*, 168; Sweet & Lane, *On the Town*, 125: Elizabeth Raffald described herself in her own *Trade Directory* as a 'Seedsman and Confectioner' but had many different occupations in her lifetime.

83. <http://familyrecords.dur.ac.uk/nei/data/simple.php> (Durham University Inheritance Database).

84. T. Arkell, N. Evans & N. Goose (eds.), *When Death Us Do Part: Understanding and interpreting the probate records of early modern England* (Oxford: Leopard's Head Press, 2000), 7; Berg, 'Women's property and the industrial revolution'; Green & Owens, 'Gentlewomanly capitalism'.

85. <http://www.businessdictionary.com/definition/real-estate.html> (accessed 11/4/17).

86. D. E. Ginter, *Measure of Wealth: The English Land Tax in historical analysis* (Montreal, Canada: McGill-Queen's University Press, 1992), xxv, 33: Ginter advises using Land Tax claims with caution.

search for relevant 'ephemera', such as subscription lists to worthy causes, has proved the least worthwhile in this study; unless there are other reasons for accessing local newspapers and local and regional histories, particularly those published before 1900, it is difficult to justify these time-consuming searches, since they only occasionally signpost other more useful categories of information.<sup>87</sup>

Women's own writing is considered one of the most authentic of sources of evidence in women's history, provided the details contained within it are authenticated by cross-referencing with alternative sources. Elizabeth Montagu's *Letters*, for example, have been cited in numerous eighteenth-century studies as evidence of the most important concerns eighteenth-century women expressed at this time. Montagu's *Letters*, however, were edited after her death by her nephew, Matthew Montagu, whose purpose in editing them has been questioned.<sup>88</sup> Fortunately, a major research project is currently underway which aims to correct earnest but erroneous interpretations of the eighteenth century's most famous Bluestocking's thoughts on the position of women in patriarchal societies.<sup>89</sup> In the meantime, historians continue to alert readers to the possibility of errors in such evidence, which now includes establishing the authenticity of online sources, such as those used in this study. Online sources of evidence for eighteenth-century history continue to provide authentic documentary evidence supporting many of the contentions made in this study. At the same time, those sources of evidence demonstrate an attachment to stereotypical representations of women's roles in such societies. This study has relied instead on original evidence, cross-referenced with websites such as *Eighteenth-Century Collections Online* (ECCO).

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87. Mackenzie, *Newcastle upon Tyne*; Hodgson, *South Shields*; Newcastle's eighteenth-century newspapers were initially easily accessible on microfilm in Newcastle University's Robinson Library; the fact that they are now stored in the Team Valley and need to be ordered in advance has limited their use in this study.

88. M. Montagu (ed.), *The Letters of Elizabeth Montagu*, 4 Volumes (Cambridge, UK: Cambridge University Press, 2015).

89. Ibid; Beckett, 'Elizabeth Montagu'; Blathwayt, 'Reconsidering the Bluestockings'; [www.elizabethmontaguletters.co.uk/the-project](http://www.elizabethmontaguletters.co.uk/the-project) (31/5/17); M. Pennington, *A Series of Letters between Mrs Elizabeth Carter and Miss Catherine Talbot, from the year 1741 to 1770*, 4 Volumes (London: Law & Gilbert, 1809); M. Pennington (ed.), *Letters from Mrs Elizabeth Carter to Mrs Montagu, between the years 1755 and 1800*, 3 Volumes (London: R. & R. Gilbert, 1817).

# Chapter One

## 1.1 The North Eastern economy in the eighteenth century

Chapter One discusses both the general context and some of the specific factors which pre-disposed elite and middling women to engage in independent economic enterprise in a region acknowledged to have been 'different' from other industrialising regions, both historically and as a result of 'precociously' early industrialisation.<sup>1</sup> Chapter One goes on to argue that widespread female enterprise was one of the economic factors that make the North East different from other industrialising regions.



**Illustration 2: An eighteenth-century wagonway carrying coal**<sup>2</sup>

There were many similarities between enterprising people in Northumberland and County Durham. Landowners, their agents and tenants, manufacturers and service providers, labourers and servants all appear to have shared either an explicit or a tacit commitment to capitalism.<sup>3</sup> Was this the product of a labour shortage, or of a historically static and/or declining population?<sup>4</sup> How deeply embedded was capitalist ideology here in the late-eighteenth century? The following discussion focuses on three aspects of the North Eastern economy in which that commitment was expressed.

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1. Scammell, 'Was the North East different', 12-36; Levine & Wrightson, *Industrial Society*, viii, ix, 429; W. Stokes, 'Regional finance and the definition of a financial region', in E. Royle (ed.), *Issues of Regional Identity: Essays in honour of John Marshall* (Manchester: Manchester University Press, 1998), 118-153.

2. Source for Illustration 2: *Daily Mail*: [http://i.dailymail.co.uk/i/pix/2013/07/26/article-2379064-1B02C5F0000005DC-887\\_624x368.jpg](http://i.dailymail.co.uk/i/pix/2013/07/26/article-2379064-1B02C5F0000005DC-887_624x368.jpg) (10/3/15).

3. K. Honeyman, *Origins of Enterprise: Business leadership in the industrial revolution* (Manchester: Manchester University Press, 1982).

4. J. S. Moore, 'Population trends in North East England, 1548-1563', *Northern History*, 45 (September 2008), 239-258.

## 1.2 Agriculture, industry and management

The achievement of a high level of agricultural efficiency, capable of supplying a consistent surplus of food, is generally accepted to have been an essential pre-condition for British industrialisation, firstly, because agricultural efficiency released labour for redeployment in industrial production, and, secondly, because it kept a new industrial workforce well-fed. The North East had a distinguished reputation for producing quality food and grain, which was not unimportant in maintaining a robust balance between imports and exports. This enhanced its reputation for coal mining, shipping and manufacturing. In combination these factors were not unimportant in shaping this region's distinctive identity.

Increasing agricultural efficiency is often assumed to have pre-dated the emergence of industrial society by several centuries, thus creating ideal conditions to stimulate the growth of industry, yet Mark Overton argued that this was not so, that agricultural efficiency was achieved only when industrialisation supplied the catalyst.<sup>5</sup> Whilst Overton acknowledged that 'a fivefold increase in agricultural *output*' had taken place in the previous 350 years, he did not consider such slow development to constitute agricultural *efficiency*, which he contended was not achieved until the middle of the nineteenth century, in response to a dramatic increase in the nation's population.<sup>6</sup> This dates the greatest increase in agricultural production, 'at almost any cost', to *circa* 1850, in response to a national crisis.<sup>7</sup> It is clear that Overton's claims rest on his precise definitions of agricultural output and agricultural efficiency: he noted, for example, that although the threshing machine was introduced into the North East during the Napoleonic Wars, this was not driven by efficiency but by a shortage of agricultural labour.<sup>8</sup> The labour shortage argument having been disputed by Sara Horrell and Jane Humphries, Overton's point about the slow progress in efficiency is reinforced by his contention that improved threshing was not followed immediately by similar inventions.<sup>9</sup> It is plausible that female labour was so abundant, though invisible, that it delayed the introduction of agricultural machines.

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5. E. Kerridge, *The Agricultural Revolution* (London: Routledge, 1967), 328; M. Overton, *Agricultural Revolution in England: The transformation of the agrarian economy 1500-1850* (Cambridge, UK: Cambridge University Press, 1996), 193-194; Deane & Cole, *British Economic Growth*, 157: estimating that 'real output in agriculture increased by about 17%' between 1700 and 1770; Levine & Wrightson, *Industrial Society*, ix.

6. Overton, *Agricultural Revolution*, 194.

7. Ibid.

8. Ibid., 124-125, 142: the coming of the railways in the 1830s reduced transportation costs in agriculture.

9. S. Horrell & J. Humphries, 'Women's labour force participation and the transition to the male breadwinner family', *Economic History Review*, 48 (1995), 89-117, 94-5.

Overton did not suggest that North Eastern farmers were not innovative in many respects. Northumberland's farmers revealed themselves to be highly pragmatic when responding to food and grain crises, reverting to 'convertible husbandry' to take advantage of high prices for both grain and meat' at such times.<sup>10</sup> In other words, farmers solved the problem of periodic shortages by applying capitalist principles to agricultural production, thus balancing the demand for food with that for grain, which was both domestic and international. Maintaining such balances was no mean feat in a century as economically unstable as the eighteenth. Droughts, for example, reduced the yields of harvests in four of the 23 years studied here (1780, 1781, 1788 and 1796) and severe winters disrupted trade in five more years (1776, 1783-4, 1785, 1789 and 1796).<sup>11</sup> Food riots were not uncommon in towns and targeted farmers and distributors. Achieving a balance between productivity and efficiency required farmers to be extremely resilient.

North Eastern farmers were renowned for being agricultural improvers, and, as David Oldroyd contended, they were particularly instrumental in introducing modern methods of estate management.<sup>12</sup> Neither of these achievements would have been possible without the assistance of willing agents and enlightened tenants. Agents, described by Karl Marx as those who 'commended in the name of capital', provided both expert knowledge and managerial skills.<sup>13</sup> Tenant farmers, both male and female, were equally responsible for delivering what capitalist landowners deemed was necessary to achieve a balance between productivity and efficiency. They too were required to respond as flexibly as their landlords did to periodic over- and under-production, thus subscribing to the principles underlying capitalist agriculture.<sup>14</sup> The role that these modestly capitalised men and women played in British economic growth continues to attract a significant amount of historical attention, and in one particularly important study by Anne Orde, a regionally-specific form of farm tenure ensured that County Durham was 'different' from other industrialising regions.<sup>15</sup> Orde established that County Durham's ecclesiastical landowners treated their lease- and copy-holders more like freeholders than tenants, which encouraged them to regard themselves as independent

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10. Overton, *Agricultural Revolution*, 202.

11. Schwarz, *London*, 112, 115.

12. Oldroyd, *Estates, Enterprise and Investment*, 1, 5, 24-25, 33-36.

13. M. M. Bober, *Karl Marx's Interpretation of History* (Cambridge, USA: Harvard University Press; first edition: 1927; second edition: 1948), 3.

14. Overton, *Agricultural Revolution*, 3, 16.

15. A. Orde, 'Ecclesiastical estate management in County Durham in the eighteenth century', *Northern History*, XLV, I (March 2008), 159-171, 159, 164, 171; A. Offer, 'Farm tenure and land values in England, c. 1750-1950', *Economic History Review*, 44, 1 (February 1991), 1-20; Pollard, *Modern Management*.

proprietors.<sup>16</sup> That sense of independence was reinforced in several ways, firstly, because those tenants enjoyed an unusual level of security of tenure in the form of long leases, initially spanning the lives of three named individuals but routinely extended by the ease with which new names could be inserted when one of the previously-named died, on payment of a 'fine', as the administrative costs were referred to at this time. Fines were customarily 1-1½ times the prevailing market rent of the property in question, 'minus the reserved rent' paid at the commencement of the lease.<sup>17</sup>

It is clear from Orde's research that County Durham's numerous ecclesiastical leaseholders benefited from a form of security of tenure which pre-disposed them to improve their property and thus transmit it to their descendants. In addition to these advantages, County Durham's tenants also enjoyed another unusual and regionally-specific custom which can be interpreted as the product of a 'special' relationship with their ecclesiastical owners. The custom arose that tenants' rents should be regarded as 'a loan from the lessee to the owner' earning 'the equivalent of 11.6%/year, a much higher rate of interest than that paid on most other loans in the eighteenth century, a relatively modest 4-5%.<sup>18</sup> Considering how many lessees of ecclesiastical lands were women, it is clear from the above that enterprising women were able to benefit from 'an advantageous rate of interest' on their loans whilst still being able to charge any 'under-tenants the market rent every year'.<sup>19</sup> This encouraged women to accumulate capital to invest in other forms of enterprise. The North East has long been acknowledged to have been uniquely fortunate to possess extensive deposits of coal and a cost-effective means of transporting it, via navigable rivers and the sea, to distant markets, thus overcoming the region's comparative geographical remoteness and challenging topography.<sup>20</sup> The creation of a productive and profitable regional economy, however, also depended on the commitment expressed both by native North Easterners and those who migrated into the region for work.<sup>21</sup> Had they not subscribed to the capitalist ethos that prevailed here it is doubtful whether coal mining, shipping, manufacturing or agriculture could have been delivered what the North

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16. C. Clay, "'The greed of Whig bishops?'" Church landlords and their losses 1660-1760', *Past and Present*, 87 (1980), 128-157; C. Clay, 'Property settlements, financial provision for the family, and sale of land by the greater landowners 1660-1790', *The Journal of British Studies*, 21, 1 (Autumn 1981), 18-38.

17. Orde, 'Ecclesiastical estate management', 162-4.

18. *Ibid.*, 163-4.

19. *Ibid.*

20. E. Griffin, *A Short History of the British Industrial Revolution* (Basingstoke: Palgrave Macmillan, 2010), 10; Nef, *British Coal Industry*, I, 165; E. A. Wrigley, *Energy and the Industrial Revolution* (Cambridge, UK: Cambridge University Press, 2010).

21. Flinn, *Men of Iron*, 213: Crowley's migrant workers were offered a loan of 'one penny per mile' they travelled to work in the North East.



East, and Britain as a whole, required.<sup>22</sup> Coal was already being mined in the North East as early as 1239 and it was being exported to the Baltic in the fourteenth century, in exchange for timber, hemp and resins, essential in shipbuilding.<sup>23</sup> A decisive moment occurred in 1603 when Thomas Sutton persuaded Queen Elizabeth I to place the management of the Crown's coal interests in the hands of North Eastern coal-owners in return for a share of the profits.<sup>24</sup> Amongst those owners at that time were several women, including Jane Mennes (née Liddell) and Barbara Anderson, the latter a widow who took the coal hoastmens' oath in order to carry her husband's mining business on in Benwell.<sup>25</sup> In the early eighteenth century, this industrial society comprised both large and small capitalists. Ambrose Crowley I, Europe's largest ironfounder, whose manufactory at Winlaton on the Tyne employed more than a thousand workers, exemplified the former, and the widow, Grace Hindmarsh, who probably employed less than 20, the latter.<sup>26</sup> Mrs Hindmarsh and her 'coal-leader', Gibb Turnbull, paid £12/year to lease West Brenkley Colliery for five years from 1726.<sup>27</sup> The engraver, Thomas Bewick's grandfather, whose family had farmed land on the southern bank of the Tyne for centuries, also purchased a stake in coal-mining, initially to supplement his income from farming; he rented a small 'land-sale' colliery which then passed to Thomas's father, John.<sup>28</sup> These small collieries mined coal for local people, who collected it in their own carts or with panniered horses. It was therefore the growth in local demand that encouraged John Bewick to give up farming in favour of coal mining, becoming a small capitalist committed to 'the perfection of coalery' *circa* 1760.<sup>29</sup> Within twenty years of John Bewick becoming a colliery-owner, there were few small players left in the region's coal trade. A dramatic increase in British coal production, driven by London's demand, fuelled what was originally identified as the 'take-off' into sustained economic growth.<sup>30</sup>

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22. Ellis, 'The "Black Indies"', 6; T. Faulkner, H. Berry & J. Gregory, *Northern Landscapes: Representations and realities of North East England* (Woodbridge: Boydell Press, 2010), 5.

23. Newcastle & Gateshead Trade Directory, ix: dating coal mining back to 1239; M. Dunn, *An Historical, Geographical and Descriptive View of the Coal Trade in the North of England* (Newcastle: Pattison & Ross, 1844), 11; W. Parson & W. White, *History, Directory and Gazetteer of the Counties of Durham, Northumberland and the towns and counties of Newcastle-upon-Tyne and Berwick-upon-Tweed* (Leeds: Edward Baines & Son, 1827), 223: citing coal mining in Cockfield near Barnard Castle.

24. BBP/8/1, 2: Elizabeth I's 'Charta amplissima' (26 April 1561, 3 May 1603); Nef, *Coal Industry*, II, 14.

25. Nef, *Coal Industry*, II, 21-22; F. Braudel, *Civilisation and Capitalism, Fifteenth-Eighteenth Century, Volume II: The Wheels of Commerce*, (Berkeley, USA: University of California Press, 1992), 600.

26. Flinn, *Men of Iron*; NEIMME/Peck/1/51: lease permitting Grace Hindmarsh of Little Benton and Gibb Turnbull of Kirkley to mine coal for 5 years 'and allow gins' (1 May 1726); see also NEIMME/Peck/1/1-91: transcript of Richard Peck's *View Book*, which describes coal mining in the early-mid-eighteenth century.

27. NEIMME/Peck/1/51: Grace Hindmarsh's lease (1 May 1726).

28. J. Uglow, *Nature's Engraver: A life of Thomas Bewick* (London: Faber & Faber, 2006), 10.

29. *Ibid.*, 11; Ellis, "Black Indies", 6.

30. Nef, *Coal Industry*, 19-20, 124-126; Deane & Cole, *British Economic Growth*, 2, 34, 73; C. N. Harley, 'British industrialisation before 1841: Evidence of slower growth during the industrial revolution', *Journal of*

Whilst the precise details of the 'take-off' have been contested, as, indeed, has the concept of 'industrial revolution' itself, John Nef, the historian of the British coal industry, identified a 'speeding-up' in North Eastern coal production in the 1780s.<sup>31</sup> This is surprising considering how small an area of the 800 square miles of the Great Northern Coalfield was industrialised before 1800, as shown in Robert Coll's map (Map 1).<sup>32</sup> Given that industrialisation was contained within a 10-12 mile distance of the River Tyne, extending to Blyth but not Ashington, Stanley but not Consett, the Raintons but not Pitlington and Houghton but not Hetton, and that Sunderland, Durham and Blyth's industrialised areas did not extend to more than three and a half miles in one main direction, the region's productivity, as measured, for example, in the shipping of in excess of 500,000 chaldrons of coal a year by 1801, was extraordinary.<sup>33</sup>

Coll's map confirms how compact the North East's industrialised area was before 1800, the small size of the area defining the limits within which coal could be mined cost-effectively at this time.<sup>34</sup> The key factors determining the cost-effectiveness of this industry were capitalisation costs and transportation costs, relative to the profits obtained. Whilst coal mining was already a very large industry in terms of its size, scale and complexity, there were limits to how far the current technology was capable of bringing new mines into production. The costs involved in opening new mines or extending old mines were calculated not in hundreds of pounds but in thousands of pounds before 1800 and in tens of thousands of pounds thereafter.<sup>35</sup>

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*Economic History*, XLII (1982) 267-289; N. F. R. Crafts, 'British economic growth, 1700-1850: some difficulties of interpretation', *Explorations in Economic History*, 24 (1987), 245-268; Wrigley, *Energy*.

31. Nef, 'The industrial revolution reconsidered', 4-5, 19.

32. R. Colls, *The Pitmen of the Northern Coalfield: Work, culture and protest, 1790-1850* (Manchester: Manchester University Press, 1987), 3; R. I. Hodgson, 'Coalmining, population and enclosure in the seasale colliery districts of Durham (northern Durham): a study in historical geography' (PhD Thesis, Durham University, 1989), 74.

33. Colls, *Pitmen*, 3; T. S. Ashton & J. Sykes, *The Coal Industry of the Eighteenth Century* (Manchester: Manchester University Press, 1929), 251: a Newcastle chaldron weighed 53 cwts; a London chaldron weighed 28½ cwts.

34. Colls, *Pitmen*, 3.

35. Nef, *Coal Industry*, II, 133.



Map 1: Extent of industry in the Great North Eastern Coalfield, 1800-1850 <sup>36</sup>

36. Source for Map 1: Colls, *Pitmen*, 3.

Transporting coal was considered one of the most expensive of a coal owner's capitalisation costs, as a contemporary estimate for laying a wagonway from a mine to the quayside indicates. This was estimated to be £440/mile, which included levelling, gravelling, timber and workmen.<sup>37</sup> The costs of maintaining the same wagonway were estimated at £93 15s 0d/year.<sup>38</sup> Extending coal mines also depended on the use of engines to pump the water out of them: the deeper those mines were, the larger and more expensive was the engine required. Boulton & Watt's superior engines did not arrive in the region until the late-1790s.<sup>39</sup> It is clear from the above that coal mining was expensive. It was an industry in which capitalists provided the finance, coal viewers and engineers, the expertise and pitmen the highly-skilled labour involved in working at the coal face.

The coal viewers, John Watson I, and his son, John Watson II, have left an unbroken and invaluable record of the history of North Eastern coal mining from the point of view of those directly involved in the process. John Watson I's *Colliery View Book* relates to the period studied here, providing an invaluable insight into the decisions mining partnerships made, sometimes over periods of several years, in order to meet industrialising Britain's demand for coal. The *View Books* trace the complete process, from speculation to innovation, beginning with sections through ground, test borings and sinkings and ending in calculations of the expected profits to be made.<sup>40</sup> The first John Watson's *View Book* also contains information about the general state of the coal trade, as described in John Bailey and George Culley's *General View*, which included the formula for calculating the yield expected of 'an acre of ground' 6 yards thick: Bailey and Culley estimated that this would contain '4,840 square yards of solid coal...nearly equal to 68 Tonns (*sic*) at 16 chauldrons to a Tonn (*sic*)'.<sup>41</sup> Table 1.1 indicates how such acreages translated into coal exports.

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37. J. Bailey & G. Culley, *A General View of the Agriculture of the County of Northumberland: Drawn up for the Consideration of the Board of Agriculture and Internal Improvement* (Newcastle: Solomon Hodgson, 1797), 10.

38. *Ibid.*

39. [www.dmm.org.uk/colleng/5002-01.htm](http://www.dmm.org.uk/colleng/5002-01.htm) (14/7/17): Boulton & Watt's first steam engine was installed at Walker Colliery in 1794.

40. NEIMME/Wat/2/11/107: John Watson's *Colliery View Book*.

41. *Ibid.*: John Watson's *Colliery View Book*; Bailey & Culley, *General View*: presented to the Board of Agriculture in 1797; both the 1775 and the 1797 General Views mention the coal trade, repeating some of the same phrases; the 1797 View may also have been submitted to the House of Commons' Select Committee on Waste Lands (27 April 1797) and/or the Select Committee on the Coal Trade (23 June 1800); see House of Commons, *Report of the Select Committee Appointed to Inquire into the Inclosure [*sic*] and Improvement of Waste Lands* (London: House of Commons, 1797) and House of Commons, *Report of the Select Committee Appointed to Inquire into the Coal Trade* (London: House of Commons, 1800).

Date	No. of chauldrons exported (one chauldron = 53 cwts)	Increase/decrease on previous year cited (no. of chauldrons)	Percentage increase or decrease (%)	No. of Newcastle chauldrons per proprietor
1772	351, 890	-	-	9,775
1776	380, 000	+ 8, 110	+ 2	10,556
1791	449, 909	+ 69, 909	+ 16	12,497
1792	490, 682	+ 40, 773	+ 8	13,630
1793	486, 133	- 4, 549	-1	13,503
1794	426, 384	+ 59, 749	+ 14	11,844
1795	505, 650	+ 79, 266	+ 16	14,046
<b>Totals</b>	<b>3, 090, 421</b>	<b>253, 258</b>	<b>+ 56%</b>	

**Table 1.1: Coal exported from Newcastle in 1772, 1776 and 1791-1795** <sup>42</sup>

Table 1.1 reproduces Bailey and Culley's summary of the number of chauldrons North Eastern coal vendors exported from Newcastle in the years shown: 153,760 more chauldrons in 1795 than in 1772, equivalent to 8,149,280 cwts, or 509,330 tons, or 4271 chauldrons per proprietor. Given that there were approximately 36 coal proprietors at this time the increase overall in these difficult years is clearly shown.<sup>43</sup> Productivity dipped to a critical low when the Napoleonic Wars broke out in 1792, and the worst financial crisis of the century followed in 1793; recovery was slow. Table 1.1 actually shows coal owners acting in concert, following the formation of the combination known as the Limitation of the Vend, which was set up in 1769 to reduce uncertainty in the coal trade by regulating productivity and controlling prices.<sup>44</sup> The Limitation of the Vend was the late-eighteenth-century's equivalent of the agreement the Grand Allies reached with Queen Elizabeth I in the Tudor period, designed to protect coal owners' interests, as was customary at the time, through the use of protectionist strategies.<sup>45</sup> The late-eighteenth century witnessed a revival of interest in protectionism for the reasons intimated in Table 1.1, namely the sudden decline in coal exports that followed the commencement of war with France in 1792 and the financial crisis of 1793.

Newcastle had become the largest of the North East's coal-exporting ports by the late-eighteenth century. Its domination of the Tyne's trade, however, had been a source of controversy since Tudor times.<sup>46</sup> In the period studied here, that trade was subject to a greater level of competition from other regional ports such as Sunderland, Blyth, North and South Shields and Hartlepool. Each of these ports did what they could to attract either the coal trade

42. Sources for Table 1.1: John Watson's *Colliery View Book* containing Bailey & Culley, *General View*, 5.

43. Bailey & Culley, *General View*, 5.

44. Nef, 'Industrial revolution reconsidered', 4-5, 19.

45 BBP/8/1, 2: Elizabeth I's 'Charta amplissima' (26 April 1561, 3 May 1603); NEIMME/Peck/1/51: Grace Hindmarsh's lease (1 May 1726).

46. BBP/8/1, 2: Elizabeth I's 'Charta amplissima' (26 April 1561, 3 May 1603).

or other regional industries, port expansion being one of the most popular of infrastructural developments. Coal mining in the Durham area had always been more limited and more expensive than on the River Tyne because the River Wear was so difficult and costly to navigate; by 1778, however, heavy investment had improved this situation, Sunderland, in particular, reaping the benefits. Most of England's ports experienced growth in their shipping industries between 1751 and 1791, that growth being slower between 1751 and 1772 than it was between 1772 and 1791. Table 1.2 confirms this but indicates how different that growth was in the four northern ports shown, Hull, Liverpool, Newcastle and Whitehaven. This supports the general contention made here that different regions experienced different patterns of economic growth, according to the different measures employed to determine this.<sup>47</sup>

Port	Inwards (000 tons)			Outwards (000 tons)		
	1751	1772	1791	1751	1772	1791
Bristol	30	39	79	27	36	71
Hull	24	44	115	16	18	53
Liverpool	32	77	268	34	93	275
London	174	247	547	174	247	397
<b>Newcastle</b>	<b>22</b>	<b>22</b>	<b>35</b>	<b>58</b>	<b>74</b>	<b>100</b>
Whitehaven	11	33	40	113	193	212

**Table 1.2: Tonnage of shipping entering and clearing the major ports involved in foreign trade in three sample years**<sup>48</sup>

In terms of its balance of trade, Newcastle's appears to have been one of the most favourable, its exports exceeding imports consistently. Liverpool's balance of trade is also shown here as positive, despite the fact that its regional economy had been devastated by the American Wars of Independence in the 1780s and was to be again in 1793.<sup>49</sup>

Port	Number of vessels	Capacity (Tonnage)	Average tonnage/vessel	Ranking
Hull	443	54,667	123	6
<b>Newcastle</b>	<b>534</b>	<b>115,426</b>	<b>216</b>	<b>1</b>
Scarborough	179	25,629	143	5
Sunderland	338	55,939	166	4
Whitby	250	49,327	197	3
London	1842	378,514	205	2

**Table 1.3: Vessels registered at North Eastern ports and London in 1791**<sup>50</sup>

47. J. Langton, 'The industrial revolution and the regional geography of England', *Transactions of the Institute of British Geographers*, 9, 2 (1984), 145-167; J. Stobart, 'In search of causality: A regional approach to urban growth in eighteenth-century England', *Geografiska Annaler, Series B (Human Geography)*, 82, 3 (2000), 149-163; J. Stobart & N. Raven (eds.), *Towns, Regions and Industries: Urban and industrial change, 1700-1840* (Manchester: Manchester University Press, 2005).

48. Source for Table 1.2: G. Jackson, 'Ports 1700-1840', in P. Clark (ed.), *The Cambridge Urban History of Britain, Vol. II, 1540-1840* (Cambridge, UK: Cambridge University Press, 2000), 705-732, 709 (nearest 000 tons).

49. Hyde, Parkinson & Marriner, 'The port of Liverpool'.

50. Source for Table 1.3: Jackson, 'Ports', 719 (nearest 000 tons).

Table 1.2 contests Nef's contention that the North Eastern shipping trade expanded dramatically between 1772 and 1791, suggesting instead that growth occurred over a longer period of time.<sup>51</sup> It cannot be doubted, however, that in terms of the ratio of imports to exports, Newcastle's maintained a highly favourable balance of trade between 1751 and 1791. The efficiency of that trade in 1791 is indicated in Table 1.3.

Table 1.3 demonstrates that Newcastle's shipping trade employed less than a third of the number of ships London required in 1791. Newcastle's ships appear to have been slightly larger than London's, therefore able to carry more goods, thus emerging as being more efficient. Viewed together, Tables 1.2 and 1.3 suggest that Newcastle's balance of trade was healthier than any of the other ports shown and more efficient. The outward tonnage of the ships shown in Table 1.3 was dominated by coal and by London's demand for it, though North Eastern 'colliers', as the east coast's sea-coal ships were called, delivered coal to a succession of ports on the outward journey to London; each English port had local agents who received the coal and re-sold it to enterprises within their own hinterlands. The London Coal Exchange also transhipped coal. Colls' map suggests that coal-mining did not expand as much geographically between 1800 and 1825 as it had done between before 1800 but that it did expand between 1825 and 1850.<sup>52</sup> This fluctuating pattern of expansion, in this case directly related to the capitalisation costs and cost-effectiveness of coal-mining, transportation and the creation of the infrastructure that supported these two leading sector industries, is one that reappears in this study.

Table 1.4 reveals many interesting details about the way in which coal owners and their viewers assessed the potential of new 'winnings', as the sinking of new mines or extension of old mines were referred to at the time. It indicates, for example, that fire engines, as the mechanical pumping engines drawing water out of mines were called, had become ubiquitous by the 1780s, when the most easily accessible of mines and most cost-effective had been worked-out. Deeper mining, however, was more expensive, more dangerous and involved significantly greater risk, as Miss Davison's proposal to extend her mine at North Biddick Colliery, and documented in John Watson I's *Colliery View Book*, demonstrated.<sup>53</sup> Three other viewers, John Legg, Edward Smith and Richard Laws, were also involved but it was Watson who supplied the first estimate of the costs of 'winning' 'Engine Pit', as shown in Table 1.4.<sup>54</sup>

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51. Nef, 'Industrial revolution reconsidered', 19, 24.

52. Colls, *Pitmen*, 3.

53. NEIMME/Wat/2/11/46: first estimate of the costs involved in winning Engine Pit, North Biddick Colliery (10 May 1783).

54. NEIMME/Wat/2/6/52: Miss Davison recorded as owner (11 July 1772).

Capitalisation costs		Cost (£ s d)
Engine	A Fire Engine compleat ( <i>sic</i> ) with a 74" cylinder and 3 15' boilers ( <i>sic</i> )	2, 400 0 0
	<b>Total</b>	<b>2, 400 0 0</b>
Labour	For sinking the pit for an estimated 2 years:	
	12 Sinkers per week	7 4 0
	10 Engine men @ 10/- each	5 0 0
Extras (i)	Coals for Engine: 20 chauldrons @ 6/- /chauldron	6 0 0
	Candles	1 0 0
	Oil, leather, hoods	5 10 0
	Smith's work and repairs	6 0 0
	<b>Sub-total</b>	<b>30 14 0</b>
Extras (ii)	Ropes, timber, coal gins, drawing water, wagonways and loading spout, wagons, horses, pitmen's' bonds	7, 763 6 0
	<b>Total</b>	<b>12, 624 14 0</b>

**Table 1.4: The estimated costs of 'winning' North Biddick Colliery, 1783** <sup>55</sup>

Table 1.4 indicates that deeper mining demanded the use of more expensive new technology, which represented approximately 20% of the total capitalisation costs. It is clear that labour, even highly-skilled labour, was comparatively cheap. Assuming that the labour costs involved in establishing a mine amounted to *circa* £20, which included not just the wages of sinkers, engine men and blacksmiths but factored-in pitmen's bonds, labour amounted to less than 1% of Miss Davison's total costs. 'Extras', however, represented 61% of a coal owner's capitalisation costs, because they included constructing or extending wagonways, installing horse-powered gins, buying and feeding horses, building a loading spout and making wagons.

Following Watson's first estimate of the new winning at North Biddick, Miss Davison commissioned an alternative, based on making 'an outstroke', or spur, from Middle Pit, an established mine, to the proposed Engine Pit. This estimate specified a slightly smaller diameter of engine, costing £2,200 (a cost saving of £200), installation costs of £20 10s 0d (saving £10 4s 0d) and extras amounting £6,434 (saving at least £1,250).<sup>56</sup> It was also noted that this estimate would deliver 21,800 tons of coal. It was this cheaper option that was chosen 'but lost'.<sup>57</sup> Table 1.4 provides a valuable insight into what was required of capitalists like Miss Davison and their technical advisors, the coal viewers, who were jointly committed to expanding productivity in the North East's coal trade. It is important to emphasise the extent to which success in this industry depended on cooperation rather than animosity. None of the people involved were acting alone; the size, scale and costs of the industry made this

55. Source for Table 1.4: NEIMME/Wat/2/11/46: John Watson's *Colliery View Book*; the fact that the estimate distinguished between two types of extras may have related to different stages of the operation or have represented different accounting heads.

56. Ibid.

57. Ibid.



impossible. There were rivalries, of course, between individual owners, as there had been throughout the century, but in the period studied here, a significant level of mutuality between owners can be detected, a plausible consequence of the Limitation of the Vend. One of the advantages of owning coal was that it enabled related industries to be established in the region because coal could be purchased directly from the Colliery very cheaply. Miss Davison's proposal to sink a new mine at North Biddick Colliery in 1783 was also based on this premise.<sup>58</sup> John Watson's estimated that the 20 chauldrons of coal (1,060 cwts) that would be required at start-up could be bought for as little as six shillings a chauldron, presumably from Miss Davison's own adjoining mine.

It is clear from Table 1.4 above that there were many different factors to be considered when making decisions about whether to sink a new mine, extend an old mine, or neither, given that each stage of the process was contingent on several variables, such as the type of coal likely to be produced and its value. Coal was graded by its uses, the best quality attracting a higher price whilst 'inferior' coals required more ingenuity to find a market. The many uses to which coal mined in the North East were put have been described in detail elsewhere but to summarise, these included producing coke, refining tar, smelting lead, calcining lime, the slow-burning of poor-quality salt for glassmaking and of kelp lees for producing alum, all processes perfected throughout the eighteenth century. It may be assumed that most types were cheap at the pit-head but cost no less than 12/-/chauldron by the time they reached the quays on the Tyne, the costs of sorting, transporting, unloading and reloading having been added to the pithead price within a matter of miles. It was clearly more cost-effective for manufacturers using coal to locate their factories as close as possible not merely to a mine but *the* mine that produced the sort of coal they required, as Ambrose Crowley I did, having relocated from his native Coalbrookdale first to Sunderland and then to Winlaton on the Tyne.<sup>59</sup> A number of different varieties of coal were produced in the region, 'soft', or bituminous, coals and 'hard coals', or anthracite, each suitable for several different purposes.<sup>60</sup> Consumers specified which type of coal they wanted to buy, and from which mines, depending on their purposes. It is worth noting at this point that whilst historians of the coal industry have gone to great lengths to provide accurate statistics for the industry, the use of a variety of different measures of the weight of coal, such as Newcastle chauldrons, London

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58. NEIMME/Wat/2/11/46: first estimate of cost involved in winning Engine Pit, North Biddick Colliery (10 May 1783).

59. Flinn, *Men of Iron*, 41; E. Thomas, *Coalbrookdale and the Darbys* (York: Sessions Trust, 1999).

60. W. J. Hausman, 'Market power in the London coal trade: The Limitation of the Vend, 1770-1845', *Explorations in Economic History*, 21 (1984), 383-405, 402: Peareth's Toft Moor coal was said to be soft.

chauldrons and tons, makes converting chauldrons into prices and profits difficult.<sup>61</sup> Watson I's *View Book* contains what is described as 'A general view of the Trade', dated 1775, stating that 'a ton of coals' equalled 16 Newcastle chauldrons 'or 2 keels'.<sup>62</sup> According to Thomas Ashton and Joseph Sykes, one Newcastle chauldron contained 53 cwts of coal, which suggests that a ton of coal must have comprised 16 x 53 cwts, or 848 cwts.<sup>63</sup> One keelboat was said to carry 424 cwts, or half a ton, or 8 Newcastle chauldrons of coal.<sup>64</sup> A London chauldron, however, comprised approximately 28½ cwts of coal, just over half the weight of a Newcastle chauldron. This has been taken into account in Tables 1.5 and 1.6.<sup>65</sup>

No.	Coal proprietors	No. of Newcastle chauldrons (1 <sup>chn</sup> = 53 cwts)	No. of London chauldrons (1 <sup>chn</sup> = 28½ cwts)	London value @ 17/- per chauldron (1 <sup>chn</sup> = 28½ cwts) (£)
1	William Peareth (Toft Moor)	10,684	19,865	16,888
2	George Humble & Partners	10,092½	18,769	15,953
3	Lord Ravensworth & Partners	9,665	17,974	15,277
4	Sir Mark Milbank	9,400	17,481	14,858
5/6	William Peareth & Charles Haugh	8,964½	16,670	14,170
7	John Tempest	8,806½	16,377	13,920
8	Mrs Jenison & Partners	8,507	15,820	13,477
9	Nicholas Lambton	7,962½	14,807	12,586
10	Morton Davison	6,696	12,452	10,584
11	John Neasham	4,204	7,818	6,645
12	Jenison, Shafto & Partners	3,918	7,286	6,193
13	Robert Shafto & Partners	1,767	3,286	2,793
14	William Lambton	6,724	12,504	10,629
	<b>Total</b>	<b>97,391</b>	<b>181,113</b>	<b>153,946</b>
	<b>Average per proprietor</b>	<b>7,492</b>	<b>13,932</b>	<b>11,843</b>

**Table 1.5: Wear Coal Vend proprietors' output, 1769-1770** <sup>66</sup>

The London coal market was dominated by types of coal that were suitable for household fires and Table 1.5 and 1.6 list the principal proprietors and/or collieries that supplied them, according to the agreed Vends for the Wear trade in 1769-1770 and the Tyne in 1776, extracted from John Watson I's *View Book*.<sup>67</sup> The London price of 17/-/London chauldron is based on an average of Coal Exchange prices at this time. Tables 1.5 and 1.6 also indicate

61. NEIMME: e-mail correspondence relating to the Tyne and Wear Vends (18/6/17).

62. NEIMME/Wat/2/11/107: John Watson's *Colliery View Book*; Bailey & Culley, *General View*, 5, 9-10, 18: the 'General view of the Trade', dated 1775, that featured in Watson's *View Book*, contained many of the same phrases used in Bailey & Culley's *General View of the Agriculture of Northumberland*, the 1797 version of which was presented to the Board of Agriculture.

63. Ashton & Sykes, *Coal Industry*, 251.

64. Ibid.

65. Ibid: the eighteenth-century ton was not the imperial ton used today, weighing 20 cwts.

66. Source for Table 1.5: NEIMME/Wat/2/10/40: John Watson's *Colliery View Book*.

67. NEIMME/Wat/2/10/40: John Watson's *Colliery View Book*; NEIMME/Wat/2/12/11: John Watson's *Colliery View Book* (18 May 1776); comparable Vends for circa 1801 exist but have proved difficult to compare directly.

how different the price of coal at the staithes in Newcastle was when compared with its price in the Pool of London (the docks) or at the Coal Exchange in Billingsgate.<sup>68</sup> It was largely the costs involved in transporting coal at various stages between the pit-head and the coal market, and the involvement of a succession of middlemen, including North Eastern property owners with wayleave rights, wagonway proprietors, keel captains, coal factors, ships' captains, London Pool agents, wharfingers, Customs Officers and speculators in the London Coal Exchange, that determined the price consumers eventually paid. Journeys to London involved financial transactions *en route*, 'colliers', as the east coast's sea-sale ships were called, typically supplying several ports with coal on the journey to London. Each port had one or more coal agents who sold coal within their own hinterlands.

No.	Coal proprietors	No. of Newcastle chauldrons (1 <sup>chn</sup> = 53 cwt)	No. of London chauldrons (1 <sup>chn</sup> = 28½ cwt)	London value @ 17/- per chauldron (1 <sup>chn</sup> = 28½ cwt) (£)
1	Ravensworth & Partners	56,773	105,578	89,741
2	Lady Windsor	33,107	61,567	52,332
3	Mr Simpson	19,411	36,098	30,683
4	Bushblades	2,333	4,339	3,688
5	Whitefield	15,236	28,334	24,084
6	Duke of Northumberland	13,186	24,521	20,843
7	Bell (Throckley)	14,686	27,311	23,214
8	Gibson & Son (Willington)	14,142	26,299	22,384
9	Mr Cramlington	10,432	19,400	16,490
10	Wylam	11,327	21,064	17,905
11	Mrs Montagu(e) (East Denton)	14,162	26,366	22,286
12	Byker	12,973	24,125	20,506
13	Walker	18,255	33,948	28,856
14	Miss Ormston & Co. (Park Moor)	13,214	24,573	20,887
15	Sir Thomas Clavering	5,121	9,523	8,095
16	Mr Watson (Hedley Fell)	10,291	19,138	16,267
17	Topp Moor	9,111	16,943	14,402
18	Preston Moor	15,505	28,834	24,509
19	Lord Ravensworth	25,989	43,330	41,081
20	Marley Hill	7,144	13,285	11,293
21	Mr John Pitt	16,979	31,575	26,839
22	Chirton	16,430	30,554	25,971
<b>Total</b>		<b>3,358,632</b>	<b>6,245,827</b>	<b>5,308,995</b>
<b>Average per proprietor</b>		<b>152,665</b>	<b>283 903</b>	<b>241,317</b>

**Table 1.6: Tyne Coal Vend proprietors' output, 1776**<sup>69</sup>

The extent to which the North Eastern economy was dominated by coal mining and shipping, its two leading sectors, has previously been alleged to have constrained the development of as

68. Hausman, 'Market power in the London Coal Trade', 383.

69. Source for Table 1.6: NEIMME/Wat/2/12/11: John Watson's *Colliery View Book* (18 May 1776); NEIMME/Wat/2/11/107: John Watson's copy of Bailey & Culley's *General View*, 5, 6, 10.

broad a manufacturing base as was sufficient for the region to 'play a major part in' Britain's industrialisation.<sup>70</sup> This controversial view is based on several premises that ignore the contribution made by other 'unique' natural resources. It also underestimates the extent to which the North East's manufacturing industry was based on the innovative use of the 'waste' products produced by coal mining. Few of those waste products were immediately usable in a raw state; their value relied on human ingenuity, experimentation and the application of new technologies. Coal owners, for example, were not only interested in the amount of coal a new sinking would yield but in the other raw materials it contained, which Bailey and Culley estimated to amount to 9,680 cubic yds per acre in ground yielding between 19,360 and 29,040 cubic yards of coal.<sup>71</sup> It follows from the above that experimentation with coal and its by-products laid the foundations not only of a profitable coal industry but of profitable shipping, engineering, manufacturing and chemical industries.

To take just one example of an industry that became established in the North East because several natural advantages existed here, glassmaking had almost as long a history in the region as coal mining. It was reputed to be a prohibitively-expensive process, made viable not only by an abundance of cheap coal and water transport but by the availability of lead and low-grade salt, which enabled the creation of new types of glass for specific purposes, ranging from window glass to telescopes. Locally-mined pyramachia was also used to line glasshouse kilns to improve the temperature in the manufacture of superior forms of glass.<sup>72</sup> There were sixteen 'substantial' glasshouses in Newcastle in 1778: five made bottles, five made broad or common glass, three made crown glass and two flint-glass.<sup>73</sup> Whilst only one glasshouse made 'blown-plate' at this date, the forerunner of plate- or window-glass, 15 years later this type of glass was being glazed into Newcastle's most prestigious houses, built in the latest Georgian style.<sup>74</sup> Dining tables in these houses were set with highly-prized drinking glasses engraved by Ralph Beilby and enamelled by his sister, Mary, reputed to be more talented.<sup>75</sup> Both the buildings and the luxuries they contained attested to the fact that the North East was more prosperous in the 1780s than it had been *circa* 1750.<sup>76</sup> As historians of consumption

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70. Rowe, 'North East', in Thompson, *Cambridge Social History of Britain, 1750-1950*, I, 418-419, 421.

71. NEIMME/Wat/2/11/107: John Watson's copy of Bailey & Culley, *General View*.

72. H. J. Powell, *Glassmaking in England* (Cambridge, UK: Cambridge University Press, 1923), 93-95; F. Buckley, *Old English Glass Houses* (Sheffield: Society of Glass Technologists, 2006).

73. Powell, *Glassmaking*, 95.

74. Ibid; J. M. Ellis, *The Georgian Town 1680-1840* (Basingstoke: Palgrave, 2001); R. Pears, 'William Newton (1730-1798) and the development of the architectural profession in North East England' (PhD Thesis, Newcastle University, 2013).

75. G. R. Edwards & G. Sommerfield, *Art of Glass: glass in the Collection of the National Gallery of Victoria* (Australia: Macmillan Education, 1998), 102, 120.

76. Nef, 'Industrial revolution reconsidered', 13.

have asserted, the demand for goods which improved the quality of life in the North East had greatly increased by 1801.<sup>77</sup>

In terms of the value of the products manufactured in the North East, the production of luxury goods, such as the Beilby's glasses, was not unimportant in establishing the region's reputation for gentility and cosmopolitanism. The East India Company's ship, the *Bombay Castle*, carried a typical North Eastern cargo when it sailed in 1795, loaded with '[white] lead, red lead, cochineal, saffron, Prussian blue, 'anniseed (*sic*)', copper nails, brown bark, a phaeton, rabbit skins, glass beads, window glass, spectacles, telescopes, 'hatt's (*sic*)', hosiery, glassware, carpets, camblets, ironmongery, plated ware and snuff boxes'.<sup>78</sup> Lead was the most valuable of the raw materials carried, valued at £1,160 4s 6d.<sup>79</sup> One glassmaker supplied several different types of glass, telescopes and spectacles, valued at £14. The camblets, a durable type of blanket, were almost as valuable as the lead, at £902 12s 0d, but much lighter, whilst the silver-plated ware, valued at £124 12s 3d, of which the snuff boxes alone were worth £25 7s 6d, was regarded as a symbol of wealth and status.

Despite the fact that coal is still considered the foundation of the region's distinctive identity, continuing to be exported to the Baltic and the Continent throughout the period studied here and preserving a northern-hemispherical trade route established in the Medieval period, it was not merely productivity in the coal industry but its efficiency that led to Newcastle having a great deal in common with other ports who were members of the elite Hanseatic League between the thirteenth and the sixteenth centuries, when they were referred to as 'Kontors', or 'Steelyards', as St Petersburg, Riga, Copenhagen, Stockholm and Stralsund were.<sup>80</sup> Newcastle shared the same 'Merchant Adventurer' mentality with these European city-states; they

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77. J. de Vries, *The Industrious Revolution: Consumer behaviour and the household economy, 1650 to the present* (New York, USA: Cambridge University Press, 2008); N. McKendrick, J. Brewer & J. H. Plumb (eds.), *The Birth of a Consumer Society: The commercialisation of eighteenth-century England* (Bloomington, USA: Indiana University Press, 1982); L. Weatherill, 'A possession of one's own: Women and consumer behaviour in England, 1660-1740', *Journal of British Studies*, 25 (1986), 131-156; J. Brewer & R. Porter (eds.), *Consumption and the World of Goods* (London: Routledge, 1993); M. Berg, 'Women's consumption and the industrial classes of eighteenth-century England', *Journal of Social History*, 30, 2 (Winter 1996), 415-434; H. Berry, 'Polite consumption: Shopping in eighteenth century England', *Transactions of the Royal Historical Society*, 12 (2002), 375-394; H. Berry & J. Gregory (eds.), *Creating and Consuming Culture in North East England, 1660-1830* (Aldershot: Ashgate, 2004).

78. NRO 00497/B/3-4: the *Bombay Castle*'s Tradesman's bills and Petty Ledger (January 1795).

79. See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £1,160 = £116,000 today.

80. R. C. Clephan, *The Hanseatic League: With special reference to the rise and progress of the English factories and trading connections with Newcastle on Tyne* (Newcastle: Reid, Sons & Co., 1893); P. Borsay, (ed.), *The Eighteenth-Century Town: A reader in English urban history 1688-1820* (London & New York: Longman, 1990), 4; Rabuzzi, 'Women as merchants'; J. M. Murray, *Bruges, Cradle of Capitalism, 1280-1390* (New York, USA: Cambridge University Press, 2005); P. Clark, *European Cities and Towns, 400-2000* (Oxford: University Press, 2009).

considered themselves, and were considered by others, to be a trading elite, dealing in a wide range of imports and exports of a variety of commodities. Newcastle's merchant elite included families with long lineages, such as the Andersons, who had established offices in St Petersburg in the medieval period and remained prominent two centuries later. One other trait these elite merchants shared was that they tended to become prominent in urban government, exerting a level of power and influence whose implications are discussed in Chapter Five.

There are many different ways in which the robustness of a regional economy can be measured at a particular time in history but the one most often overlooked is the quality of the people involved. In contrast to the number of studies exploring the importance of technological progress, for example, fewer studies have focussed on how important the 'knowledge economy' was in the service sectors, its role in the creation of an efficient institutional and managerial framework for economic development being fundamental.<sup>81</sup> North Eastern industrialisation was achieved by a wide range of different sorts of people, with different types of expertise: entrepreneurial landowners, coal kings, 'gentlewomanly capitalists', professional coal viewers and, as noted earlier in this Chapter, more than one type of specialist, or 'elite' labour, all of whom were applying capitalist principles to charting new frontiers in their respective fields.<sup>82</sup> Ambrose Crowley I imported his own 'elite' workforce into the region in the late-seventeenth century, though he also employed dozens of North Eastern blacksmiths and other skilled workers as outworkers, all of whom were referred to as 'Crowley's crew'.<sup>83</sup> Coal mining also relied on migrant labour and whilst miners were often referred to as uncouth they too were considered an 'elite' class of workmen: they were quite fussy about the quality of the housing they were provided with, for example.<sup>84</sup> By the beginning of the period studied here, miners had gained greater security of employment by being bound for a year when many other workers were employed on less favourable forms of contract; miners also earned higher-than-average wages.<sup>85</sup> Keelmen also considered themselves an elite workforce, an impression acknowledged by the British Navy, which manned its fighting ships with impressed keelmen and other seafaring men in wartime.<sup>86</sup> Both

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81. J. Mokyr, *The Lever of Riches* (New York & Oxford: Oxford University Press, 1990); J. Mokyr, 'Entrepreneurship and the industrial revolution in Britain' (Conference Paper, *Entrepreneurship in History Conference*, New York, 20-21 October 2006); Mokyr, *The Enlightened Economy*; Landes, Mokyr & Baumol, *Enterprise*.

82. Green & Owens, 'Gentlewomanly capitalism'; Faulkner, Berry & Gregory, *Northern Landscapes*, 5.

83. Flinn, *Men of Iron*, 249.

84. Faulkner, Berry & Gregory, *Northern Landscapes*, 19; Colls, *Pitmen*.

85. Colls, *Pitmen*, 1-3; see <http://www.haswell-history.co.uk/bond.html> (26/2/17): a 1766 pitman's bond, or bounty, for Bushblades Colliery was £1 2s 0d; once bound, the law did not support his unionisation or involvement in a strike.

86. BBP/1/41: Navy impressment affecting Baker & Jackson's workmen (27 June 1757).

miners and keelmen benefited from an overall shortage of skilled labour in the underpopulated North East and both won advantages from their employers as a result, conscious that their earnings represented a fraction of the revenue coal and shipping contributed to the regional economy. Migrant workers were initially despised and excluded from institutions like Newcastle's Friendly Union, whose rules controlled their entry; eventually, however, miners and watermen were admitted, provided current members vouched for them.<sup>87</sup>

The most acute shortage of specialist expertise was of appropriately-qualified managers, something Ambrose Crowley I, Robert Owen and many other early industrialists complained about.<sup>88</sup> Every kind of professional knowledge, including technical, managerial and accounting knowledge, was in short supply, which led owners of industries who had previously sub-contracted such work, to become their own managers once more.<sup>89</sup> Owners who took an active part in managing their own enterprises acquired greater respect from their workforces but continued to experience difficulty in attracting managers they could trust.<sup>90</sup> Ambrose Crowley I had already devised his own solution to the difficulties involved in managing employees on a large scale when he established his large ironworks on Tyneside: the *Law Book of the Crowley Ironworks* has been seen ever since as the first handbook of modern management, applying to every type of labour in the largest manufactory in Europe.<sup>91</sup> The real problem was that there were not enough experienced managers in the eighteenth-century, and not all industrialists were prepared to pay them for their expertise.<sup>92</sup> One question which must lie tabled for the moment relates to how many women there might have been who would prove to be expert organisers and managers, had women been considered capable of fulfilling such roles.

It has been proposed that industrialisation created many new forms of employment, and middlemen such as coal factors, or hoastmen, as coal- brokers were referred to in the North East, were just one those new forms, who, together with a proliferation of legal professionals, attorneys rather than scriveners, provided invaluable expertise in complex enterprises.

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87. *Newcastle's Friendly Union Articles* (Newcastle: M. Angus, 1798), 3.

88. Pollard, *Modern Management*, 134, 214, 225-229.

89. *Ibid.*, 127, 134, 152: independent businessmen whose businesses had 'failed' continued to be regarded as competent managers, endorsing the fact that failure in one enterprise did not dictate that subsequent involvement would fail.

90. *Ibid.*, 134, 265, 272.

91. M. W. Flinn (ed.), *The Law Book of the Crowley Ironworks* (Newcastle: Surtees Society, 1957).

92. Hughes, 'Lead, land and coal', 115: the lead manufacturing Beaumont family paid their Weardale mine manager, John Erasmus Blackett, £210/year in 1793, or £21,000 at today's values; Pollard, *Modern Management*, 206.

Enterprising societies demanded more of their public servants, too, who were required to suspend their private businesses when elected to serve on a public body such as Newcastle's Corporation or Common Council. Public servants were required to be independent and have integrity, attributes that were regularly tested when members were called upon to approve or veto projects that, in their business lives, they may have had a direct interest in. Though this was no different to the situation that prevailed in large towns elsewhere in England, the integration of public and private enterprise proved particularly problematic in Newcastle. The Corporation was considered highly 'elitist' and less impartial than it ought to have been.<sup>93</sup> Whilst the Corporation had capitalised economic development for several centuries, it suddenly lost the will to do so, also losing control of its public accounts, as demonstrated in Table 1.6.

Year	Revenue (£ s d)	Expenditure (£ s d)	Balance (£ s d)
1780	£25,699 0s 10½d	£23,076 2s 5d	£2,623 8s 5½d
1795	£24,403 11s 3¾d	£24,397 17s 11d	£5 3s 2¼d
1800	£23, 07 5s 8d	£23,288 4s 6d	£19 1s 2d

**Table 1.7 Newcastle Corporation Revenues, 1780-1800** <sup>94</sup>

Table 1.7 illustrates what David Rowe described as 'a failure of entrepreneurship' and Joyce Ellis described as 'Corporation-tyranny' which began to weaken Newcastle Corporation's historic commitment to underwriting the region's prosperity as early as 1771, when the only bridge across the Tyne was destroyed in a great flood; the Corporation's reluctance to commit to the costs of rebuilding and maintaining the River Tyne became a catalyst for change.<sup>95</sup>

Whilst Table 1.6 does not indicate that 1793 was a particularly difficult year for Newcastle's Corporation, it shows that the Corporation's fortunes had not recovered by 1795.<sup>96</sup> Had Newcastle's public servants forgotten which hat they were wearing when debating the future expense involved in supporting the town's coal and shipping trades when war, financial crises and competition from towns such as Sunderland conspired to challenge their centuries-old authority? Had individual public servants weighed the advantages and disadvantages of continuing to invest public funds in supporting the Tyne trades against the advantages and disadvantages of relying on private investment, or was the dilemma they faced based on a clear conflict of interest, most likely where Corporation members were also North Eastern coal owners, or persons directly in either the coal or the shipping trades, in a private capacity,

93. Ellis, "Black Indies", 19; Rowe, 'North East', 420; A. W. Purdue, *Merchants and Gentry in North East England 1650-1830: The Carrs and the Ellisons* (Sunderland: Sunderland University Press, 1999), 4: arguing that 'layers of monopolistic influence and power' cemented detachment within Newcastle's elitist Corporation.

94. Source for Table 1.6: Mackenzie, *Newcastle upon Tyne*, 641.

95. Rowe, 'North East', 425; Ellis, "Black Indies", 18-19.

96. Rowe, 'North East', 425; Nef, 'Industrial revolution reconsidered', 4-5.



as owners of enterprises dependent on such decisions? Assuming the same individuals who served on Newcastle's Corporation also had a private interest in the decisions the Corporation took, it is clear that the integrity of Corporation members was tested in such circumstances.

Ellis's and Rowe's accounts of the sudden failure of Newcastle's Corporation's will to continue to capitalise industrialisation focus not on the costs involved but on conflict between an elitist governing body and those who generated its sources of wealth; this suggests that members of the Corporation saw themselves as continuing to preserve the hereditary power of the North East's landowning aristocracy at the expense of a new breed of 'power brokers', comprising coal owners who pledged to invest £3,000,000 in their industry on the eve of the Napoleonic Wars.<sup>97</sup> The threads of this particular debate are revisited later in this study, but to summarise what is at issue here, it relates to a tipping point when the capitalisation of industrialisation was a contest between a public body and private investors.<sup>98</sup>

### **1.3 Enterprise and regional identity**

Determining exactly what made Britain's industrialising regions different from each other has traditionally focussed on the different natural resources existing in those regions, such as coal, or lead, and on the existence of a reliable and cost-effective means of bringing those valuable resources to an expanding market.<sup>99</sup> Extensive though coal and lead deposits were in the North East, it was only by accessing rivers such as the Tyne and the Wear that marketing these minerals became profitable enough to secure a competitive advantage over other regions. This, in brief, summarises the economic argument underpinning the concept of regional identity.

Regional studies have played a vital role in contesting the idea that England's 'industrial revolution' was a relatively peaceful process.<sup>100</sup> Few English regions were unaffected by industrialisation, regional economies being inextricable linked throughout the eighteenth century.<sup>101</sup> In the case of Northumberland and County Durham, a creative economic tension, the product of similar but different pre-histories, encouraged competition; competition being a

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97. Rowe, 'North East', 425; Ellis, "Black Indies", 18-19; Borsay, *Eighteenth-Century Town*, 3-4, 25.

98. S. P. Ville, 'Total factor productivity in the English shipping industry: The North East coal trade, 1700-1850', *Economic History Review*, 339, 3 (August 1986), 357-370, 357.

99. Wrigley, *Energy*.

100. B. Lancaster, D. Newton & N. Vall, *An Agenda for Regional History* (Newcastle: Northumbria University Press, 2007); G. J. Milne, *North East England, 1850-1914: The dynamics of a maritime industrial region* (Woodbridge: Boydell Press, 2006); Green & Pollard, *Regional Identities*; Faulkner, Berry & Gregory, *Northern Landscapes*.

101. Flinn, *Men of Iron*, 252; Hughes, *North Country Life*, xiv.

stimulus for enterprise.<sup>102</sup> Northumberland and County Durham emerge from this Chapter as united against the rest of England, particularly in their independence of mind. This was derived, in Northumberland's case, from the strategic, defensive role it played as the border with Scotland. Durham's independence was associated with the uniqueness of the authority provided by its Prince Bishops.<sup>103</sup> Both types of experience can therefore be seen to have encouraged these two Counties to consider themselves separate from the rest of England, a fact that continues to be reinforced by outsiders, who have actually misinterpreted such independence as uniting rather than dividing these two counties.

The idea that Northumberland and County Durham became united as a result of how they were represented by outsiders is not as implausible as it may seem when a timeline is employed to mark the instances in which the two counties were obliged to present a united front. The first occasion was when Thomas Sutton wrested control of a coal trade that spanned the Tyne from Queen Elizabeth I in 1603.<sup>104</sup> The second was when Civil War threatened both counties' economic fortunes in 1644.<sup>105</sup> The third was when the North East's 'trade interest' began to protest about being made to bear the brunt of a desperate government's taxation policies in the period studied here.<sup>106</sup> These instances were not simple cases of regional interests prevailing over national concerns: they appear, historically, as a joint response by an independently-minded region to those who considered it peripheral in many respects. The success of this joint strategy may be measured by the extent to which the nation's unreformed government found itself disturbed by how adept North Easterners could be at 'politicking'.<sup>107</sup>

One question which has particular relevance in this study is how plausible is it that enterprise itself became a source of conflict rather than comfort for North Easterners in the late-eighteenth century? When the elite family backgrounds of Newcastle Corporation members are compared with those of the 'enterprising sort' identified here, categorised by Thomas Nossiter as the 'shopocracy', it is indeed possible to conclude that enterprise was a source of conflict, a conflict, as certain members of parliament viewed it, between 'old', inherited wealth

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102. Schumpeter, *Theory of Economic Development*, 34.

103. Langton, 'Industrial revolution', 158; J. K. Walton, 'The north', in Clark, *Cambridge Urban History*, II, 113-131, 128.

104. BBP/8/1, 2: Elizabeth I's 'Charta amplissima' (26 April 1561, 3 May 1603); Nef, *Coal Industry*, II, 14.

105. R. Serdville & J. Sadler, *The Great Siege of Newcastle* (Stroud: The History Press, 2011).

106. Cooper, 'William Pitt, taxation and the needs of war'.

107. Nossiter, *Influence, Opinion and Political Idioms*, 2.

and 'new', trade wealth.<sup>108</sup> As binary distinctions tend to, this one obscures rather than illuminates the nature of local governance in the North East's provincial capital. By the late-eighteenth century, Newcastle's Corporation contained three sorts of public servants: those whose wealth and power had a long pedigree, those whose wealth was acquired more recently through trade, and those whose wealth derived from both ancestry and trade, as in the case of entrepreneurial landowners. There were also some whose families had gained or lost both wealth and status as a result of the sequestration and redistribution of Catholic wealth *circa* 1720, which favoured Protestants and brought new 'adventurers' such as William Cotesworth to the fore.<sup>109</sup> Quakers also played an influential part in the process: such were the varied origins of the region's independent men, when faced with the challenges of industrialisation, war and economic crises.

The 1790s proved particularly challenging in the region: whilst North Easterners loyally supported the Younger Pitt's military strategies, they did not find the prospect of funding the Napoleonic Wars by their industry a fair one. As the voice of the trade interest grew stronger, so too did its dissatisfaction with Newcastle's elitist Corporation's refusal to commit increasing amounts of public revenue to maintaining the Tyne and thus supporting its many trades. It is possible to argue that the Corporation was pragmatic and far-sighted: there was, after all, a limit to how much the River Tyne could be deepened, at great expense, to accommodate larger ships when Sunderland's investment in its port facilities made it decisively competitive. It can also be argued that cooperation between Newcastle and Sunderland at this time would have strengthened the *regional* economy. Both hypotheses demand further evidence outside the remit of this study. What has been established, by Ellis and Rowe, is that Newcastle's Corporation failed to provide the strong leadership necessary to strengthen the regional economy.

Assuming for the moment that Newcastle Corporation had embraced Smith's concept of free trade, this does not imply that it was able to respond any differently to the situation it faced in the 1790s.<sup>110</sup> It was one thing to subscribe to the principle and quite another to put it into practice. However, the mere expression of such an interest at this time constituted entrepreneurship: it may be compared to an individual devising a creative solution – the scaling-down of investment in and responsibility for increasingly-costly public works – for a

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108. Ibid., 144; Wahrman, *Imagining the Middle Class*, 22, 29; J. Stobart & A. Owens (eds.), *Urban Fortunes* (Aldershot: Ashgate, 2000); J. Stobart, 'Who were the urban gentry? Social elites in an English provincial town, c. 1680-1760', *Continuity and Change*, 26, 1 (May 2011), 89-112.

109. Hughes, *North Country Life*, 11.

110. Smith, *Wealth of Nations*, I, 357.

pressing problem – a lack of capital – according to Schumpeter's prescription.<sup>111</sup> Taking the analogy to its logical conclusion, the scenario outlined would have enabled the Corporation to reassess its responsibilities, possibly to work out how private investment could legitimately be embraced without it having unrestrained access to the regional economy. This is not quite as unlikely as it may seem, given that Corporations cherished their own ambitions for their towns. They may have lamented the fact that they were obliged to invest in public works, such as increasingly costly turnpiked roads and habitually-sluggish rivers, for low and slow returns, not exceeding 5%/year where private investors had room to negotiate.

According to a recent reassessment by Peter Temin and Hans-Joachim Voth, provincial banks played a minor role in supplying the capital for industrialisation, that capital being relatively modest according to Cameron.<sup>112</sup> Maberley Phillips, the North East's banking historian, argued otherwise, however, from a regional perspective that attributed the creation of a diverse economy not merely to a few provincial bankers but to an efficient regional banking network.<sup>113</sup> Phillips dated the creation of Newcastle's oldest bank, called the 'Old Bank', to 1755, describing how it was established by four merchants, Messrs Bell, Cookson, Carr and Airey. Aubone Surtees' and Rowland Burdon's Exchange Bank opened in 1768, claiming access to 'drawing accounts...money on deposit...discounted bills, and...drafts on [its] London agents', as opposed to simply issuing notes, receiving government Lottery tickets and subscriptions for a variety of causes.<sup>114</sup> By 1788, there were five such banks in Newcastle, all linked to one or more London banks, London being the destination for the bulk of the North East's coal and shipping trades and integrated into an international trade network. Darlington's Quaker 'banking shop', Backhouse's, opened in 1774, but Durham had no bank at that time.<sup>115</sup>

Cameron devised a simple ratio to measure the relative sophistication of a financial sector: he compared the number of 'financial institutions', described as 'intermediaries between savers and investors', with the total population of the town or region, to determine how well-provided for both were by these agencies.<sup>116</sup> Cameron included banks, goldsmith-bankers and other acceptable financial brokers, such as attorneys, amongst those institutions, whose

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111. Schumpeter, *Capitalism*, 306-307; P. Elliott, 'The origins of the "creative class": provincial urban society, scientific culture and socio-political marginality in Britain in the eighteenth and nineteenth centuries', *Social History*, 28, 3 (October 2003), 361-387, 371.

112. P. Temin & H-J. Voth, *Prometheus Unshackled: Goldsmith banks and England's financial revolution after 1700* (Oxford: Oxford University Press, 2013), 5, 149; Cameron, *Banking*, 20, 23, 27, 36-39: country bankers were 'objects of suspicion and complaint'.

113. Phillips, *Banks*, 24.

114. *Ibid.*, 24-25.

115. *Ibid.*, 31.

116. Cameron, *Banking*, 1, 6.

purpose he defined as gaining 'control of the surplus funds of savers [to] make them available to entrepreneurs'.<sup>117</sup> The West Midlands emerged at the top of Cameron's financial league, with one financial institution for every 12,000 inhabitants.<sup>118</sup> Yet Cameron underestimated Newcastle's provision: by 1801, simply according to *Trade Directory* evidence, there was one financial institution per 7,000 inhabitants. Phillips argued that this level of robustness was not confined to Newcastle but was, instead, a *regional* phenomenon, one made apparent in regional bankers' coordinated responses to an increasing number of financial crises between 1778 and 1801. Writing in retrospect in 1894, Phillips supplied the evidence to show that North Eastern bankers had already 'formed some kind of society for mutual action' by 1783-4, when they contested the government's plan to tax 'receipts and promissory notes'.<sup>119</sup> The same concerted regional activity was apparent in 1793 and 1797, when two of the most calamitous of financial crises afflicted the region and these provincial bankers proved more efficient than was apparently the norm.<sup>120</sup> The question is: did these institutions encourage a higher than average level of entrepreneurship?

It is possible that they did, though this challenges Temin & Voth's findings. The difference lies in regional versus national accounts and in local centrality as opposed to metahistorical perspectives. The latter established, quite rightly, that the first banks were established to facilitate international trade; they tended to focus on this throughout the eighteenth century. What they did not do, as Temin & Voth agree, was see themselves as a source of fixed or working capital for small-to-medium-sized enterprises in the period reviewed here. Banks stored bullion and discounted promissory notes, two very different functions; few had great reserves of cash, which, had they seen themselves as entrepreneurs, would have strengthened their position with those who struggled to find enough to pay their workers' wages never mind investing in expansion. Britain's first £1 note was issued on 2 March 1797: previous to that, the £5 note, worth £500 today, was the smallest denomination banks would deal in. In short, banks were, in a commercial sense, far behind other financial intermediaries throughout the eighteenth century: they were the antithesis of entrepreneurial, being as cautious with paper money as they were with the nation's crippling shortage of coins of small denomination.<sup>121</sup> As several historians have established, it was commercial credit which enabled Britain's economy to grow: bills of exchange and 'promissory' notes were the main means of exchange and bank made a small profit when discounting them. Labourers, however, had very little cash of their

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117. Ibid., 9.

118. Ibid., 26.

119. Phillips, *Banks*, 33, 35.

120. Stokes, 'Regional finance', 118.

121. Phillips, *Banks*, 6, 21.

own. They too lived from day to day on promises which often remained when they died. Between these two groups were small-medium-sized enterprises reliant on their own capital or on ploughed-back profits where those who could afford to settled with cash. Whilst Temin and Voth's suggestion that provincial banks were all but irrelevant to small-to-medium-sized businesses, their conclusion that such borrowers were 'forced to go outside normal channels' to obtain finance aptly describes regional finance in the North East in the last quarter of the eighteenth century.<sup>122</sup> Entrepreneurial individuals and firms do not appear to have formed an orderly queue in local banks: they found their own sources of capital, turning first to their relatives, then to their local social networks and thereafter to the friends of friends within those networks.

Throughout the sixteenth and seventeenth centuries, the range of financial intermediaries referred to by Cameron included goldsmiths, traditional suppliers of gold and small coin. There were still a number of goldsmiths in Newcastle in the late-eighteenth century, including several women, though the evidence for them handling money is scant. Nevertheless, they were regarded as elite artisans, capable of earning approximately £5,000/year from manufacturing and retailing plate.<sup>123</sup> The money-lending aspect of the goldsmiths' trade appears to have declined by the end of the century. One reason for supposing that goldsmiths probably handled less cash as industrialisation gathered pace is that the rise in the number of attorneys was so striking. Attorneys dealt in of legal services, including arranging mortgages and administering wills, so it is plausible that they took over the goldsmiths' traditional role as exchangers of money.<sup>124</sup> They were, after all, equally familiar with changes affecting paper currencies. It is likely then, that both goldsmiths and attornies were entrepreneurial.<sup>125</sup>

Chapter One has cited a variety of original sources of evidence which demonstrate how embedded the capitalist mind-set had become in the North East by 1778. Capitalist principles were applied progressively in agriculture, courtesy of entrepreneurial landowners and enterprising tenants. The same principles enabled industrial enterprises, such as Crowley's, to expand. The profit-motive also encouraged the formation of numerous small- to medium-sized businesses which were so essential in broadening the manufacturing base of this 'enterprise society'. Evidence of a shared basic commitment to capitalist principles has been found at all social levels in North Eastern society. Men's work has also been established to

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122. Temin & Voth, *Prometheus Unshackled*, 5.

123. *Ibid.*, 18.

124. B. L. Anderson, 'Provincial aspects of the financial revolution of the eighteenth century', *Business History*, 11 (1969), 11-22, 16-18.

125. *Ibid.*, 19.

have encouraged female self-employment. Both choice and economic necessity, main themes in this study, have been exemplified in this Chapter. Finally, Chapter One has outlined two approaches to the contested concept that the North East was different from other regions because it had a strong regional identity.<sup>126</sup> It has been proposed here that two factors have led to this conclusion: firstly, the historical independence of two counties, Northumberland and Durham, and, secondly, the symbiotic economic relationship between them.<sup>127</sup>

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126. Lancaster, Newton & Vall, *Agenda for Regional History*.

127. Stokes, 'Regional finance'; Borsay, *Eighteenth-Century Town*, 3-4, 25; Clark, *Cambridge History*, II, 4; Langton, 'Industrial revolution', 162.

## Chapter Two

### 2.1 Female Enterprise in Newcastle and Gateshead, 1778-1801

Chapter Two reconstructs the lives of enterprising women in the North East's largest principal towns, Newcastle and Gateshead, principally from the rare survival of a consecutive series of urban *Trade Directories*, which, when cross-referenced with other sources, furnish both quantitative and qualitative data supporting the main argument in this Chapter: that urban female enterprise was extremely diverse. Chapter Two also contains some recommendations for reclassifying women's work to focus on more 'positive representations' of women.<sup>1</sup>

Industrialisation is widely held to have stimulated urbanisation in a number of English regions, encouraging significant inter- and intra-regional patterns of migration. The growth of towns has been seen as particularly advantageous for young adults, male and female, who migrated to their nearest town in search of better employment prospects.<sup>2</sup> Towns certainly offered working class women a wider choice of work, in many new occupations, some of which were better paid, or more reliable and therefore more promising economically and socially, than those available in rural areas.<sup>3</sup> It is contended here that independently enterprising women also benefited from the opportunities towns afforded them, from the presence of other women as customers and the support of servants, who facilitated independent work. The importance of the role that servants played in facilitating female enterprise can be discerned from the appearance of 'Servants Registries' in urban *Trade Directories* in the last quarter of the eighteenth century.<sup>4</sup> Agencies such as these, which included fire and marine insurance agencies, responded to a growing demand for efficient service sectors in towns. Women were often appointed as agents for these new services. Mrs Hornsby, who advertised her Servants' Registry in Newcastle and Gateshead's 1795 and 1801 *Trade Directories*, had been the innkeeper of the *Bull's Head* in Durham before she set up her agency in Newcastle, where the demand was greater. Durham was a much smaller town. Nevertheless, it was the epitome of gentility: 46 gentlewomen are listed as living there circa 1795-6, their needs being catered for by no less than 47 enterprising women, including a

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1. Phillips, *Women in Business*, 260.

2. Ellis, *Georgian Town*, 2-3, 31, 36, 54.

3. S. D'Cruze, "'To acquaint the Ladies': Women traders in Colchester, c.1750-1800", *Local Historian*, 17 (1986), 158-161; S. Wright, 'Holding up half the sky: Women and their occupations in eighteenth-century Ludlow', *Midland History*, 14 (1989), 53-74; Sweet & Lane, *On the Town*, 8.

4. Phillips, *Business of Women*, 168.



‘chamber milliner’, two quilters, two stationers and a glover (see Appendix L).<sup>5</sup> Late-eighteenth century Durham really was a ‘Paradise’ for women at this time.<sup>6</sup>

By the late eighteenth century, most enterprising households typically employed one ‘live in’ servant and a number of other casual servants, such as laundry women, on a daily basis, in the period studied here. It was domestic service that brought many young women into towns, service being, as David Kent observed, ‘sufficiently attractive for many women to choose it as a way of life rather than simply as a stage in their life cycle’.<sup>7</sup> Women’s wills indicate that close bonds were formed between them and their servants.<sup>8</sup> Servants’ Registries measured their success in making ideal matches between the two. Deeds and leases of properties in Newcastle, for example, show that certain areas, were ideal places for women to live. St Nicholas Churchyard was one of those, equidistant from Newcastle’s lower town, which comprised the Side, the Groatmarket, the Biggmarket, the Quayside and Sandhill and an upper town in the process of being remodelled in the Georgian style, accessed via Pilgrim Street, Mosley Street and Northumberland Street. The ‘new’ town was designed to epitomise all that was enlightened, cultured and increasingly genteel about life in the North East’s provincial capital. It was soon regarded as the most prestigious location for enterprising women to establish a business.

Paradoxically, few of the enterprising women identified in this study established their own enterprises in Newcastle’s new Georgian streets in the period studied here. Their businesses were still mostly located in Newcastle’s lower town, the Side being the hub of female enterprise, home to no less than 33 women’s businesses lining the principal route connecting Gateshead and Newcastle via the only bridge across the Tyne. Bottle Bank and the Side were narrow, steep and noisy with wagons and horses sweating up and clattering down their gullied cobbled streets. Yet it was here that hand painted signs publicised an increasing number of women’s businesses. Six female artisans had workshops here: a tin smith, a leather cutter, a cooper and not one but three goldsmiths, Mrs Langlands and Mrs Robertson trading under the sign of *The Gold Ring*.<sup>9</sup> Women’s workshops were situated in the alleys (called Chares) and

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5. Barfoot & Wilkes, *Universal British Directory*, II; J. Bailey, *General View of the Agriculture of County Durham: Drawn up for the Consideration of the Board of Agriculture and Internal Improvement* (London: Sherwood, Neely & Jones, 1813), 345; McKendrick, Brewer & Plumb, *Consumer Society*.

6. Bailey, ‘Favoured or oppressed’, 351.

7. D. A. Kent, ‘Ubiquitous but invisible: female domestic servants in mid-eighteenth-century London’, *History Workshop Journal*, 28 (Autumn 1989), 111-128, 112-115: indicating that domestic servants who were hired by the year had a certain amount of security despite their low wages.

8. Hufton, ‘Women without men’.

9. Newcastle *Trade Directory*.

yards behind the three storied facades that can still be seen today in the Side. It was here that Mrs Hodgson and Mrs Coates supervised the hammering of tin plate, for Mrs Fearnley to sell in her shop a few yards away. There were four hat dealers in this single street in 1782, two of whom, Mrs Ameers and Mrs Clennell, also sold hosiery, though one, Mrs Greenhill, did not; Dorothy Todd sold both hats, a necessity, and perfume, a luxury, here, and declared herself the proprietor of a mineral water warehouse, offering another popular new luxury. The Side also housed three cheesemongers, one, Rosella Burrell, also a dealer in bacon. All life's necessities, such as groceries, could be bought here, together with such new luxuries as tea, perfume, fine china and fine linen, consumer goods typically used to measure improvements in the standard of living in industrialising societies.<sup>10</sup> The presence of several inns, including the patriotic *Rodney's Head*, managed by Ann Fleming, and the sporting gambler's haunt, Mrs Wilson's *Cock*, with its fighting pit, indicate that this quarter of Newcastle was not only industrious but also convivial.<sup>11</sup> How different, then, were Newcastle and Gateshead from other expanding towns at this time?

Town	Date	Approx. total no. of enterprises	Female enterprises	% age of female enterprises
Leeds	1798	1427	61	6%
Manchester & Salford	1791	5561	141	3%
<b>Newcastle &amp; Gateshead</b>	<b>1801</b>	<b>1460</b>	<b>159</b>	<b>11%</b>
Nottingham	1791	416	23	5%
Portsmouth/Portsmouth Common	1783-4	687	53	<b>8%</b>
Sheffield	1787	1031	64	6%
Southampton	1783-4	299	14	5%

**Table 2.1: Female enterprise in a sample of English towns, 1783-1801** <sup>12</sup>

A comparison of *Trade Directories* for a sample of English towns, shown in Table 2.1, indicates that Leeds, Yorkshire's chief woollen town, had approximately the same total number of commercial enterprises in 1798 yet only 6% were run by women.<sup>13</sup> Manchester and Salford, cotton manufacturing towns, had a larger total of enterprises than Newcastle and Gateshead in 1791, yet the percentage of women listed as running them was a mere 3%.<sup>14</sup> Female enterprise in Portsmouth appears to have peaked twenty years before Newcastle and

10. M. Berg, 'Women's consumption and the industrial classes of eighteenth-century England', *Journal of Social History*, 30, 2 (Winter 1996), 415-434; Welford, 'Functional goods and fancies'.

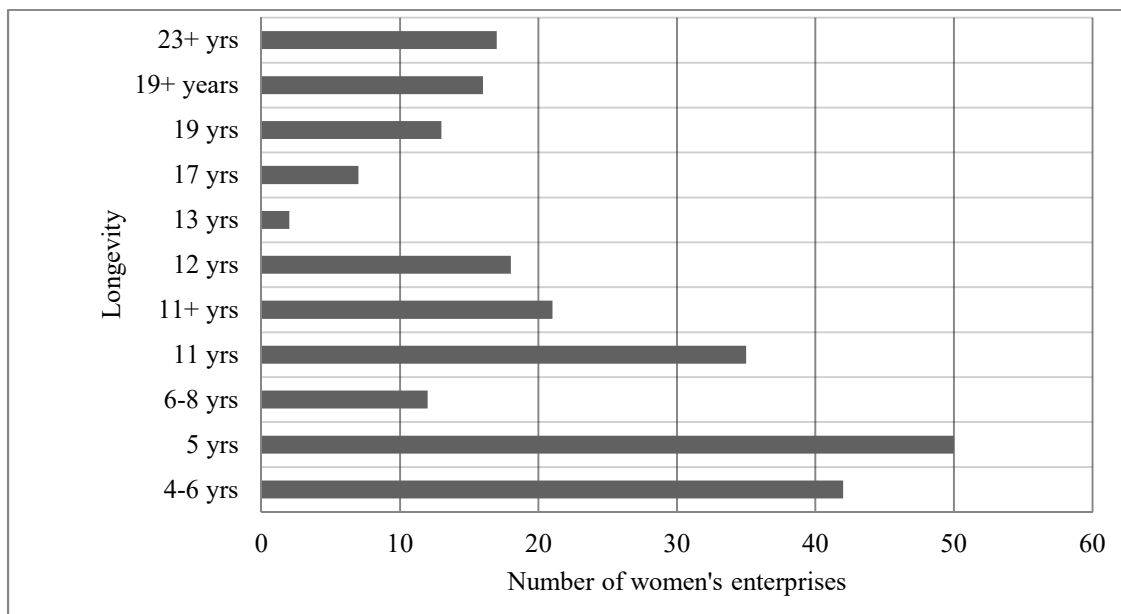
11. Ellis, *Georgian Town*, 29; Welford, 'Functional goods and fancies', 207.

12. Sources for Table 2.1: *Trade Directories* for Leeds, Hampshire, Manchester and Salford, Newcastle and Gateshead; Nottingham *Universal British Directory* (Nottingham: publisher unspecified, 1791); J. Gales & D. Martin, *A Directory for Sheffield, including the manufacturers of the adjacent villages* (Sheffield: Gales & Martin, 1787).

13. Leeds *Directory* (Leeds: Edward Baines, 1798).

14. Schole's Manchester & Salford *Directory* (Manchester: Sowler & Russell, 1797).

Gateshead, though its near neighbour, Southampton, did not.<sup>15</sup> Table 2.1 indicates that the level of female enterprise was higher in Newcastle and Gateshead in 1801 than in several other expanding towns, including in two ports similar to Newcastle and Gateshead, Portsmouth and Southampton. This is unsurprising in one respect, mentioned previously, namely because England's regions, and thus their major towns, had different economies, experienced different rates of economic growth and saw that growth checked or stimulated by different factors. There was, for instance, one key respect in which female enterprise in the North East might have differed from other regions and that was in the longevity of women's businesses. The survival of consecutive series of *Trade Directories* for Newcastle and Gateshead has enabled a fairly accurate analysis of longevity, as shown in Table 2.2, which combines both long- and short- lived enterprises in the same chart.



**Table 2.2: Longevity of female enterprises in Newcastle and Gateshead, 1778-1801<sup>16</sup>**

Whilst it is impossible to determine the longevity of women's businesses in comparable towns, simply because their *Directories* are intermittent, Table 2.2 indicates that the majority of enterprises in Newcastle and Gateshead survived for between four and 23 years, four years being the interval between the publication of the 1778 and 1782 *Directories*, which was also the shortest interval between two consecutive *Directories*. Surviving for five years and

15. Hampshire *Trade Directory* (Winchester: J. Sadler, 1783-4).

16. Source for Table 2.2: Appendices A and B: takes account of the different intervals between the publication of Newcastle and Gateshead's first five consecutive *Trade Directories*; women listed in 1778 but not in 1782 have been assumed to have been in business for four years; those listed in 1778 and 1782 but not in 1790 have been assumed to have been in business for 12 years, and so on; rather than aggregating all those who were in business for five or six years, overlapping longevitys reflect the nature of the evidence.

thirteen years appear to represent key stages in the long-term survival of women's businesses. Tables 2.3 and 2.4 describe the nature of those businesses by economic sector. Sectoral analyses became popular in the second quarter of the nineteenth century, following the publication of the first national censuses and have endured because they are insightful and flexible. The sectoral analyses shown in Tables 2.3 and 2.4 are based on Charles Booth's and William Armstrong's model, which has been used extensively to analyse occupational data.<sup>17</sup> In this thesis, however, it has been modified to facilitate and add meaning to the classification of women's occupations: this has the potential to initiate a new debate about the nature of women's work in industrialisation. The term 'hospitality', for instance, has been used to describe the provision of accommodation, food and drink by innkeepers, victuallers, publicans, landladies and coffee house proprietors.<sup>18</sup> 'Food retail' has been regarded here as different from food wholesaling, for reasons discussed later in this Chapter, which focus on the owners of businesses describing themselves as 'dealers' rather than a retailer. Even more importantly, women in the needle trades have been described not merely as retailers but as manufacturers. One other point that should be noted about Tables 2.3 and 2.4 in order to interpret the data correctly, namely that the total number of enterprises listed exceeds the total number of individuals listed in the five *Directories* on which the raw data is based (shown in Appendices A and B). This takes account of the fact that several women (shown in Table 2.5) worked in more than one sector, either simultaneously or consecutively, at some point in their lives. Appendices A and B remain the definitive guide to the individuals who entered each sector and those who departed from it.

It is immediately apparent from Tables 2.3 and 2.4 that there were more new entrants into Newcastle and Gateshead's urban economy than leavers. Very few sectors experienced a sudden decline in numbers in the period studied here, the exceptions being both long- and short-lived retailers of miscellaneous goods, including luxury items, and short-lived enterprises in the manufacturing, storage, transport and distribution sectors. Few sectors, however, experienced as dramatic an increase as the schools and professions sector did between 1790 and 1801. In view of what has been asserted about the likelihood of businesses

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17. C. Booth, 'Occupations of the people of the United Kingdom, 1801-1', *Journal of the Royal Statistical Society of London*, 49, 2 (June 1886), 314-444; W. A. Armstrong, 'The use of information about occupation', in E. A. Wrigley (ed.), *Nineteenth-Century Society: Essays in the use of quantitative methods for the study of social data* (Cambridge, UK: Cambridge University Press, 1972), 191-310.

18. A. C. Kay, 'A little enterprise of her own: Lodging-housekeeping and the business of accommodation in nineteenth-century London', *London Journal*, 28, 2 (2003), 41-53.

listed in the 1801 *Directory* surviving, it is likely that the nine schools or professions shown in Table 2.4 were not ‘short lived’ at all but much longer lived than that.

Sector	1778	1782	1790	1795	1801
Clothing and shoemaking, manufacturing and/or retail	12	17	33	28	14
Food, drink and grocery retail	16	14	24	34	14
Retailing, miscellaneous, including luxury goods	6	6	4	4	3
Manufacturing, industrial	6	9	4	6	5
Dealing, wholesaling, miscellaneous goods	16	15	14	15	9
Hospitality, victualling and accommodation	18	18	22	29	20
Storage, transport and distribution (carrying)	3	3	0	1	3
Schools and professions, including ‘petty’ schools	3	3	10	10	7
Civic office	0	1	3	3	2
Medical	0	0	1	3	3
<b>Totals</b>	<b>80</b>	<b>86</b>	<b>115</b>	<b>133</b>	<b>80</b>

**Table 2.3: Long-lived enterprises in Newcastle and Gateshead by economic sector, 1778-1801<sup>19</sup>**

Sector	1778	1782	1790	1795	1801
Clothing and shoemaking, manufacturing and/or retail	6	6	11	5	14
Food, drink and grocery retail	10	11	9	5	32
Retailing, miscellaneous, including luxury goods	6	2	5	1	2
Manufacturing, industrial	6	5	5	3	4
Dealing, wholesaling, miscellaneous goods	5	1	4	1	8
Hospitality, victualling and accommodation	10	14	12	12	17
Storage, transport and distribution (carrying)	4	3	2	0	2
Schools and professions, including ‘petty’ schools	1	2	1	2	9
Civic office	0	0	1	1	1
Medical	0	0	0	4	4
<b>Totals</b>	<b>48</b>	<b>44</b>	<b>50</b>	<b>34</b>	<b>93</b>

**Table 2.4: Short lived enterprises in Newcastle and Gateshead by economic sector, 1778-1801<sup>20</sup>**

The overall pattern shown in Tables 2.3 and 2.4 is actually one of persistent fluctuation, resulting in a much more modest level of growth in female enterprise, of 8-14% in 23 years, than either the total number of urban women identified here (426) or the fact that they constituted 11% of total enterprises (as shown in Table 2.1) appear to warrant. It is clear that

19. Sources for Table 2.3: Newcastle & Gateshead *Trade Directories*.

20. Sources for Table 2.4: Newcastle & Gateshead *Trade Directories*.

Tables 2.3 and 2.4 do not support the contention that female enterprise in the North East's largest twin towns was anything more than a short-term response to temporary uncertainty. Whilst there were twice as many enterprising women working in the clothing sector in 1801 than there had been in 1778 and a third more in the food, drink and grocery retail sector, growth in these sectors is too uneven to be exceptional. War and economic instability, however, do appear plausible in accounting for the modesty of the increase in female enterprise overall.<sup>21</sup>

## 2.2 Female enterprise in the traditional 'feminine' sectors

According to the evidence presented in Tables 2.3 and 2.4, the traditional feminine sectors – clothing, retailing and hospitality – were the most popular for female self-employment. All three were based on the skills girls acquired routinely in child- and early-adulthood and were expected of wives, widows and spinsters alike, whether or not these women received the sort of education deemed appropriate for young ladies at the time. The needle trades were the most popular of independent enterprises, capable of supporting women throughout their lives, before, during, after, or instead of, marriage. Millinery, for example, was an occupation that could be established within a family home and engaged in both intermittently or continuously or combined with raising a family; milliners who earned 5-6s a week added £12 10s 0d-£15/year to their household income.<sup>22</sup> More importantly, millinery was the foundation for specialisation and diversification in the needle trades, leading to the manufacture of particular garments, such as mantuas (dresses), cloaks, funeral attire, riding habits, livery and uniforms, all niche markets. With sufficient capital, expert needlewomen became haberdashers, drapers, upholsterers and coach trimmers. Ann Carr, for example, began by making palls (for covering coffins) and cloaks; this led to her becoming a funeral furnisher. Mrs Stokoe had a monopoly on the supply of child bed linen whilst Mrs Snaith ventured into 'slop selling', supplying readymade clothes to mass markets.<sup>23</sup>

Whilst all three women were entrepreneurs, Mrs Snaith was the most controversial: she was the only female slop-seller in Newcastle.<sup>24</sup> There were three female slopsellers in Sunderland; Mrs Cheesement and M. and E. Carr, related to a male of the same name in that trade (Appendix M). Slop-sellers occupied an ambiguous position in towns like Newcastle. Tension

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21. Pinchbeck, *Women Workers*, 63-64, 69-70; George, *London Life*, 16; Schwarz, *London*, 177, 224; P. Clark, *European Cities and Towns, 400-2000* (Oxford: Oxford University Press, 2009), 144.

22. Schwarz, *London*, 181.

23. DPR/I/1/1798/S12/1-2: Margaret Snaith's (will: 4 May 1796; probate: 24 February 1798).

24. See <http://www.encyclopedia.com/sports-and-everyday-life/fashion-and-clothing/fashion/clothing-industry>: 'slop shops...sold rough clothing to sailors' in ports.

surrounded the introduction of new methods of production, new machines and new sorts of people and Mrs Snaith was one of the latter at a time when bespoke producers were the norm, considered superior to mass-producers. This distinction actually applied to other branches of the clothing sector: millinery, for instance, was considered of higher status than plaiting straw hats and a similar distinction was drawn between men's hatters and women's. It has been assumed that only men made hats for men yet women were also referred to as 'hatters' in the 1778 Newcastle and Gateshead *Trade Directory*; one female hatter, Sarah Gatis, also described herself as a 'felt-maker' suggesting that she undertook this process, which was known to be toxic. When Margery Ameers' husband, William, who had made hats for men, died, he bequeathed all his 'stock in Trade, household furniture, plate Linnen goods chattels and effects...[his] messuage or dwelling house and Shop in the Side...and a house in Back Row' to his 'dear' wife.<sup>25</sup> Mrs Ameers carried the business on, either making the hats herself or employing journeymen to make them. Five years later, when she remarried a Manchester hatter, Mr Yates, also a hatter, Margery passed her business, the *Hat and Beaver* in Newcastle's Side, to her daughter's husband, Edward Smith, also a Manchester hatter. The business of making and selling 'fine Beaver Hats' in the Side was carried on in the same way in the same family.<sup>26</sup> It is worth noting that hats and hosiery were often sold in the same shop, which suggests that hatters and hosiers were retailers rather than manufacturers. Yet Sarah Gatis said she made hats *and* the felt for making hats. It is unlikely that Mrs Gatis made the stockings she sold, however, which may have been made as far away as the East Midlands, where stocking frame knitting was a domestic industry.<sup>27</sup> Whilst it is plausible that rural North Eastern women also made stockings for commercial travellers to deliver, this was not an occupation that featured in *Trade Directories*. There were, incidentally, very few female shoemakers, leather cutters and saddlers in Newcastle and Gateshead, perhaps because the leather trades guilds retained greater control of membership in that industry than other guilds did.

Determining the number of enterprising women involved in retailing can be problematic for two reasons, firstly, because shops tended to be listed in men's names whether or not men were in charge of them, or owned them, and, secondly, paradoxically, because shopkeeping was ubiquitous. One clue to the size, scale, capitalisation requirements and status of shops is that referred to by women in their *Trade Directory* listings, when describing themselves either as

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25. DPR/I/1/A3/1-2: William Ameers' will: 17 April 1771; probate: 1773.

26. *Newcastle Courant* (31 October 1778): Margery Ameers' advertisement of her business.

27. Lane, 'Women in the regional economy'.

shopkeepers, which included grocers and ‘mongers’, or merchants, which included dealers (including tea-dealers), drapers, haberdashers, wholesalers and warehouse proprietors.<sup>28</sup> Newcastle and Gateshead’s merchants appear more numerous than shopkeepers in *Trade Directories*, comprising 33 long lived businesses and 51 short lived businesses (84 businesses or 20% of total female enterprises) as opposed to 13 long lived and 36 short lived enterprises (49 businesses or 12% of total female enterprises) and there are several reasons why this should be. It is likely that the types of shop listed in *Trade Directories* were larger than average and distinctive in some way, simply because they paid to be entered in *Trade Directories*. John Collyer’s *Parent’s and Guardian’s Directory* placed grocers in an influential position in urban locations because grocery was a highly capitalised trade and grocers were required to be literate.<sup>29</sup> The fact that grocery was often combined with other businesses in Newcastle and Gateshead also suggests that grocers, of which there were seven long lived and 24 short lived enterprises in Newcastle and Gateshead in the period studied here, approached the high status of merchants. Other food retailers, such as fruiterers and cheesemongers, were probably also regarded as having a similar status to tea-dealers because they too supplied specialist goods.

There remains one other important reason why Newcastle and Gateshead’s *Trade Directories* listed more merchants than shopkeepers, namely the government’s second attempt to introduce a Tax on Shops in 1785.<sup>30</sup> All taxes on enterprise and prosperity were controversial but the Shop Tax was based on specious information about the size and profitability of manufacturing retailers’ businesses. The Shop Tax highlighted an ideological gulf between the lifestyles of the government and those of its enterprising citizens. The first Shop Tax, mooted in 1759, did not succeed, proving far too unpopular in the midst of a mid-century slump in the national economy. When revived in the 1780s, however, Britain was considered to have become more visibly prosperous and its ‘shopocracy’ the *nouveau riche*.<sup>31</sup> The ‘new’ Shop Tax was aimed at taxing the smallest of shops, such as ‘alehouses, “sheds”, stalls, the workshops of artisans and the homes of farmers or labourers’ who sold the goods they’d manufactured on the same premises; it therefore included brew houses, malt kilns and forges but not warehouses and granaries, these being regarded as specialist premises but not shops.<sup>32</sup>

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28. Pollard, *Modern Management*, 23, 31.

29. J. Collyer, *The Parent’s and Guardian’s Directory, and the Youth’s Guide, in the choice of a Profession or Trade* (London: J. Collyer, 1761), 156, 162, 182: grocers required £500 capital to set up in business, compared with the hatter’s £100 and the linen draper’s £900-1,000; see [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £500 = £50,000 today.

30. I. Mitchell, ‘Pitt’s Shop Tax in the history of retailing’, *Local Historian*, 14 (1981), 348-351.

31. Nossiter, *Influence, Opinion and Political Idioms*, 2.

32. A. Bennett, *Shops, Shambles and the Street Market: Retailing in Georgian Hull 1770 to 1810* (Wetherby: Oblong Creative Ltd., 2005), 33-4.



Shops were required to pay four shillings in the pound where their rentals were £5-10/year (20 shillings equalling £1); thereafter, the tax was set on a sliding scale up to 25s/£ on properties worth £30/year and above. Whilst shops ‘selling only bread, flour, meal and bran’ (basic necessities) were exempted from the Shop Tax, its sweep was very wide.<sup>33</sup> The 1785 Shop Tax proved as unpopular as that proposed in 1759, not only because a new voice, that of the ‘trade interest’ campaigned against it in parliament but because, as Ann Bennett’s research into Hull’s experience of the tax has established, it was proved to be ill-conceived.<sup>34</sup> Bennett used Hull’s Shop Tax receipts to measure the relative wealth of its six wards but in doing so she found that even the wealthiest ward, Trinity, could only raise £104, or 40%, of the total Tax raised, £262 in 1787/8.<sup>35</sup> The remainder of Hull’s supposedly wealthy retailers contributed £158, Sculcoates raising just £2.<sup>36</sup>

Bennett’s research supports two of the contentions made here, firstly, that national prosperity was, if not exactly a myth, distinctly uneven, and, secondly, that the principle of siphoning-off the profits of enterprise was not likely to stimulate it. The former may be regarded as self-evident; the latter, however, is debatable. According to the evidence presented here, it is entirely plausible that enterprising women redefined themselves as merchants, dealers and brokers rather than shopkeepers as a result of Pitt’s Shop Tax.<sup>37</sup> This would explain why Newcastle and Gateshead’s merchant class appears larger than its shopkeeping class in its *Trade Directories*. The rise of intermediaries in the commercial sectors of most towns, also referred to as ‘middle’ men and women, has been observed to have been contemporaneous with the emergence of a new ‘sort’ of people, the middling sort, who were often referred to in pejorative terms simply because their wealth derived from trade rather than ancestry. The numerous implications of this distinction are discussed more fully in Chapter 5, but it is worth noting here that Newcastle and Gateshead’s merchant class has usually been seen as being dominated by native North Easterners rather than recent migrants, that is, by people renowned for their independence.

Whether or not Pitt’s Shop Tax stimulated the expansion of female enterprise in Newcastle and Gateshead, it appears to have exerted some influence on the way women described their businesses in *Trade Directories*, encouraging women to change the descriptions of their

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33. Ibid., 34.

34. Ibid.

35. Ibid: the wards were Trinity, St Mary’s, Hull, Humber, Myton and Sculcoates; see [www.measuringworth.com/uk/compare/relativevalue.php](http://www.measuringworth.com/uk/compare/relativevalue.php): £262 = £26,200 today.

36. Bennett, *Shops, Shambles and the Street Market*.

37. Mitchell, ‘Pitt’s Shop Tax’.

businesses to reflect the refinement of their business skills, their relocation to more prestigious locations, the addition of new lines and when they entered into partnerships with others.<sup>38</sup> The confectioners, Miss Marshall and Hales & Young did this when they opened their own pastry schools, having also relocated to more prestigious premises. Female partnerships were quite rare in Newcastle and Gateshead, but as Table 2.5 shows, they were actually most numerous between milliners, two of whom had Company status. At least 32 women were in partnerships in the needle trades (8% of total female enterprises), confirming that traditional feminine skills offered plenty of scope for growth and entrepreneurship.

No.	Names/Status	Trade/Profession	Active Years	Ref.
1	Barrass, Mrs & Partner	Saddler, ironmonger, nailmaker	1782-1801	2, 4
2	Charlton, Mrs & Son	Druggists, chemists	1790-1801	3, 4, 5
3	Carr, Barbary & Co.	Milliners	1801-	5
4	Carter & Gibson	Milliners	1782-1790	2
5	Corner, Miss & Partner	Milliners, mantua makers	1801-	5
6	Davis, Mary, Mrs & Son	Butter & cheese merchants	1778-1790	1, 2
7	Ellison, Misses	Milliners	1782-1795	2, 3
8	E. & A. Featherstone	Milliners	1801-	5
9	Hales & Young	Confectioners, pastry school	1790-1801	3, 4
10	Harrison, Misses	Milliners	1790-1801	3, 4
11	Hudson, Misses	Milliners	1778-1801	1,2,3,4,5
12	Nowell & Westgarth	Linen drapers	1790	3
13	Polding & Co	Milliners	1790-1801	3, 4
14	Robson & Peacock	Milliners	1801-	5
15	Rutherford, Mrs & Son	Wine merchants	1782-1790	2
16	Strologers, Misses Julia & Isabell	Linen drapers	1778-1790	1, 2
17	Tewart, Mrs & Featherston(e)	Milliners	1790-1801	3, 4
18	Watson, Mrs Sarah & Son	Leather cutter, grocer, tea dealer	1778-1795	1, 2, 3

**Table 2.5: Women's business partnerships, 1778-1801** <sup>39</sup>

Whilst only four of the partnerships shown in Table 2.5 appear to have been family partnerships, it is likely that this is an underestimation, partnerships between in-laws having been concealed by differences in surnames. The use of the terms 'partner' and '& Co.,' are interesting, if ambiguous, our innate gender bias responsible for the assumption that Mrs Barrass's partner was male because they were nailmakers and that Miss Corner's partner was female because they were milliners. Table 2.5 clearly cannot be cited as evidence of a breaking down of gender boundaries in trades but it dispels a common myth about partnerships between mothers and sons and women who carried a family business on when a male relative died. Historically, such

38. Mitchell, 'Pitt's Shop Tax'.

39. Source for Table 2.5: Newcastle & Gateshead *Trade Directories*: 1: 1778; 2: 1782-4; 3: 1790; 4: 1795; 5: 1801.

instances have been explained in terms of mothers being the ‘caretakers’ of family businesses until sons, the ‘rightful’ heirs, reached their majority.

Table 2.5 suggests that mothers may have been the driving force behind family businesses. Table 2.5 introduces the sort of evidence required to enable a distinction to be drawn between enterprise and entrepreneurship, the latter defined here as a product of the size, scale, capitalisation needs, value of goods and complexity of management required. These factors have been found to be important in distinguishing between retailing and wholesaling and they are also evident in the partnerships shown in Table 2.5. They become even more apparent when female enterprise in Newcastle and Gateshead’s non-traditional sectors of the urban economies are explored.

### **2.3 Female enterprise in non-traditional sectors**

Having alluded to the ambiguities involved in eighteenth century descriptions of occupations, and to retailers and grocers in particular, it must also be noted that the same ambiguities applied in the in non-traditional sectors of the North Eastern economy, such as manufacturing and storage, transport and distribution. The tallow chandler, Margaret Gale, is listed as both a manufacturer and a retailer of candles; however, it is likely that she was also a dealer in tallow and spermaceti, or whale oil, used in making superior candles, thus challenging the stereotypical view of chandlers as the least wealthy and most marginal of retailers, handling the lowest-value of goods. Chandlery could clearly be a highly lucrative occupation, since when Mrs Gale died, she left an estate of nearly £200 and premises in the Biggmarket in Newcastle.<sup>40</sup> Despite their value in the economy, manufacturing retailers did not escape a government in search of new forms of revenue. Table 2.6 indicates those who were affected by the Shop Tax: small iron foundries, ironmongers, hardware dealers and metal smiths, which included coopers, braziers, tinnerns, nailmakers, blacksmiths, whitesmiths and goldsmiths, were all potentially liable to pay the Shop Tax. Table 2.6 lists 36 such enterprises (8% of the total number of female businesses), who were involved in 28 different manufacturing industries between 1778 and 1801.

Table 2.6 confirms that female manufacturers could be found across a wide spectrum of urban society, ranging from high-earning goldsmiths to marginal shoemakers. The range of production processes they were involved in was also considerable, encompassing all of the stages of industrial capitalist production processes, from primary processing (metalsmithing

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40. DPR/I/1/1805/G1/1-2: Margaret Gale’s will: 12 February 1805; probate: 11 October 1805.

and tobacco milling) to secondary processing (nail making and dyeing) to fully-finished products (barrels, tobacco pipes and mustard). Whilst many of these products were produced for a regional market, others, including barrels of pickled salmon and pots of mustard were exported to London, whilst edge-tools, nails and silver plate traversed the world.

No.	Name	Name/Title	Occupation	Location	Ref.
1	Ansell	Mrs	Pipe-maker *	<i>Low Church St</i>	2
2	Atkinson	Isabella	Silk dyer, glazier *	Newgate St	5
3	Barrass	Mrs	Saddler, ironmonger, nailer	<i>Bottle Bank, High Church St</i>	2,4
4	Booth	Mrs	Hop merchant, maltster	Manor Chare	1,2
5	Brockhouse	Mrs	Cooper *	Quayside	3
6	Bryan	Mrs	Woolcomber *	Close	1
7	Byerley	Mrs	Leather cutter *	Side	3
8	Carus	Mrs Isabella	Dyer, silk dyer	Close	1,2
9	Carnton	Mrs	Peruke maker *	Fleshmarket	2
10	Chambers	Mrs Mary	Dyer, tan yard proprietor	<i>Bottle Bank, White Cross</i>	2,4,5
11	Coates	Mrs	Tin-plate worker, brazier	Side	2,3,4
12	Cooper	Mrs	Weaver	Manors (Infirmary?)	1,2
13	Giles	Mrs	Cooper *	Biggmarket	5
14	Hamilton	Ann	Shoemaker *	Newgate Street	5
15	Hill	Mrs	Shoemaker	Quayside	3,4
16	Hindmarsh	Mrs	Plane-maker	Newgate St	4
17	Hodgson	Mrs	Tin plate worker, brazier*	Side	1
18	Jefferson	Mrs	Cooper *	Broad Chare	3
19	Laing	Mrs	Mustard manufacturer	Quayside, Broadgarth	1,2,3,4
20	Langlands	Mrs Dorothy	Goldsmith	Side, Dean St	3,4,5
21	Langlands	Mrs Margaret	Goldsmith	Side, Dean St	1,2,3
22	Legate	Mrs	Beam maker *	<i>Low Church St</i>	3
23	Mabane	Mrs	Shoemaker (ladies)	<i>Tyne Bridge, Bottle Bank</i>	3,4,5
24	Mackenzie	Margaret	Tin plate worker *	Side	5
25	Pearson	Miss	Dyer *	Close	1
26	Reed	Mrs	Brewer *	Armourer Chare	1
27	Reed	Mrs	Cooper *	Broad Chare	1
28	Rennison	Mrs	Freehold miller *	<i>Windmill Hill</i>	4
29	Riddle	Mrs	Whitesmith *	Castle Yard	1
30	Robertson	Mrs Ann	Goldsmith	Side, Dean St	2,3,4,5
31	Smailes	Mrs Ann	Glazier, painter, floor-cloths	Quayside	4,5
32	Thompson	Mrs	Glazier, painter	Fleshmarket	4,5
33	Turnbull	Mrs Agnes	Tobacco miller	Westgate	1,2
34	Waugh	Mrs	Saddler *	Middle St	2
35	Wilkin	Ann	Peruke maker *	Quayside	2
36	Watson	Sarah & Son	Leather cutter	Groatmarket	1,2,3

**Table 2.6: Female manufacturers in Newcastle and Gateshead, 1778-1801** <sup>41</sup>

Female manufacturers emerge from this study as significantly more numerous in Newcastle and Gateshead than in most of the towns shown in Table 2.1, with the possible exception of Sheffield, where female cutlers were ubiquitous.<sup>42</sup> Portsmouth, for example, had one female cooper, a tanner, a whitesmith and two female ironmongers in 1783-4; Manchester and Salford, however, had four cotton manufacturers, a bleacher, a shuttle-maker, a flour-machine

41. Sources for Table 2.6: Newcastle & Gateshead *Trade Directories*: 1: 1778; 2: 1782-4; 3: 1790; 4: 1795; 5: 1801: \* indicates short lived businesses (54% of the total in this Table); italics indicate Gateshead addresses (14% of total in this Table).

42. Sheffield *Directory*.

maker and two manglers.<sup>43</sup> It is only in Liverpool's 1766 *Directory*, which pre-dates the period studied here, that female manufacturers similar to those in the North East can be found, such as a brazier, an ironmonger, a silversmith and a saddler; Liverpool's *Directory* also lists a female blacksmith and an anchorsmith, female occupations that existed in other North Eastern towns, though not in Newcastle or Gateshead.<sup>44</sup>

No.	Surname	Status/Forename	Business	Date(s)	Ref.
1	Ameers	Mrs Margery	Hatter **	1771-1782	1
2	Ashworth	Mrs Mercy	Ironmonger, pewterer, silversmith	1785-1802	2
3	Baker *	Mrs Judith	Industrialist (alum manufacturer)	1765-1786	3
4	Buddle	Mrs	Sailmaker, chandler, dealer (old rope)	1789	4
5	Byerley	Mrs	Leather cutter	1790-95	1
6	Carus	Mrs Isabella	Silk dyer	1778-90	1
7	Chambers	Mrs Mary	Tanner and tan yard proprietor	1782-90	1
8	Chapman	Mrs	Pawnbroker	1795-1801	1
9	Clennell	Mrs	Hatter **	1787-1801	1
10	Coates	Mrs	Tin plate worker, brazier	1778-1801	1
11	Crawford	Mrs Sarah	Goldsmith	1795	2
12	Crowley *	Theodosia	Industrialist (ironmaster)	1728-1782	5
13	Davenport	Mrs	Paper warehouse proprietor	1778-1782	1
14	Davis	Mrs Mary	Butter & cheese merchant	1778-1790	1
15	Fenton	Miss Elizabeth	Hardware & household goods dealer	1778-1790	1
16	Gatis	Sarah	Hatter **, felt maker	1796-1801	1
17	Henzell *	Mrs Catherine	Glassmaker	1791	6
18	Langlands	Mrs Dorothy	Gold & silversmith	1790-1801	1
19	Langlands	Mrs Margaret	Gold & silversmith	1778-1795	1, 2
20	Lawson *	Mrs Ann	Edge tool manufacturer	1789	7
21	Smailes	Mrs Ann	Painter, glazier, oil cloth manufacturer	1795-1801	1
22	Robertson	Mrs Ann	Gold & silversmith	1782-1811	2
23	Robinson	Mrs Jane	Goldsmith	1785-6	2

**Table 2.7: Women who carried a family business on**<sup>45</sup>

Tables 2.6 and 2.7 both supply evidence of a positive shift towards ungendered occupations in the last quarter of the eighteenth century. In addition to the women shown in Table 2.7 as being independently employed in 'new' occupations, such as manufacturers of edge tools, alum and wallpaper, the majority of occupations shown in these two Tables were dominated

43. Hampshire *Directory*; Cardiff *Trade Directory* (Cardiff: J. Bird, Castlegate, 1796); Manchester & Salford *Directory* (1791).

44. Liverpool *Trade Directory* (Liverpool: W. Nevett & Co., 1766); Haggerty, Webster & White, *Empire in One City*; Haggerty, 'British-Atlantic trading'.

45. Sources for Table 2.7: 1: Newcastle & Gateshead *Trade Directories*: 1: 1778; 2: 1782-4; 3: 1790; 4: 1795; 5: 1801; 2: M. A. V. Gill, *A Directory of Newcastle Goldsmiths* (Newcastle upon Tyne: M. A. V. Gill, 1976); 3: Baker-Baker *Papers*; 4: John Watson I's *Colliery View Book*; 65: C. Evans, O. Jackson & G. Ryden, 'Baltic iron and the British iron industry in the eighteenth century', *Economic History Review*, 55, 4 (November 2002), 642-665; 6: Newcastle *Courant* (1791); 7: Newcastle *Courant* (1789); \* indicates that these women feature in Appendix C; \*\* shows women whom the *Trade Directory* referred to as hatters but may have been milliners.

by men earlier in the century. This suggests that trade guilds played a more positive role in blurring the boundaries between male and female work than has often been assumed.<sup>46</sup>

The fact that female relatives of guildsmen were permitted to carry a guild trade on emerges from this study as vitally important because it acknowledges that women's competence equalled men's in trades learned by working alongside men, despite not having served a seven-year apprenticeship.<sup>47</sup> The implications of such guild acceptance have not yet been seen as profound, but they were. Table 2.8 demonstrates how many of these enterprising women chose not to advertise their businesses in their local *Trade Directories*, but in their local newspapers or in a regional or national *Directory*, such as the *Universal British Directory*.<sup>48</sup>

No.	Surname	Status & Forename	Business	Date	Ref. (pp)
1	Ashworth	Mrs Mercy	Ironmonger, pewterer, silversmith	1792	1 (48-9)
2	Baker *	Mrs Judith	Industrialist (alum manufacturer)	1765	5
3	Beaumont *	Mrs Diana	Industrialist (coal, lead)	1779	6
4	Beilby	Miss Mary	Glass enameller	1760	3
5/6	Bonner & Lamb	Margaret & Ann	Milliners	1789	2
7	Buddle	Mrs Mary?	Sailmaker, chandler, old rope dealer	1789	2
8/9	Cockerill	Misses Philadelphia & Rose	Milliners	1778	2
10	Colville	Mrs Mary	Innkeeper, Wooler, Northumberland	1789	2
11	Cook	Miss Dorothy	Hosier, haberdasher	1789	2
12	Crawford	Mrs Sarah	Goldsmith	1795	1 (86)
13	Crowley *	Theodosia	Industrialist (ironfounder)	1728	4
14	Dobson	E.	Milliner	1789	2
15	English	Mrs Ann	Publican ( <i>Half Moon</i> ), Sunderland	1789	2
16	Henzell *	Catherine	Glassmaker	1791	2
17	Larmouth	Mrs Mary	Publican ( <i>Crown &amp; Anchor</i> ), Newcastle	1789	2
18	Lawson *	Mrs Ann	Edge tool manufacturer	1789	2
19	Reed	Mrs Elizabeth	Proprietor: nursery/garden	1789	2
20	Rimington	Mrs Mary	Publican, North Shields	1778	2
21	Robinson	Mrs Jane	Goldsmith	1785	1 (232)
22	Robson	Mrs Margaret	Appraiser & auctioneer	1774	4
23	Stafford	Mrs Mary	Publican ( <i>Marquis of Granby</i> ), Sunderland	1789	2
24	Stewart	Mrs	Innkeeper ( <i>Black Boy</i> ), Newcastle	?	5
25	Whitfield	Mrs Mary	Farm tenant, Benwell (£130/year)	1789	2
26	Young	Mrs	Damask weaver	1789	2

**Table 2.8: Ex-Directory businesses in Newcastle and Gateshead, 1774-1789** <sup>49</sup>

Table 2.8 reveals that *Trade Directory* evidence is insufficient when measuring the true extent of female enterprise in urban locations. It demonstrates that 27% of clothing sector enterprises, 26% of hospitality businesses and 17% of manufacturing industries were *not*

46. Clark, *European Cities*, 143-6; Froide, *Never Married*, 10-11, 92.

47. A. L. Erickson, 'Working London: Eleanor Mosley and other milliners in the City of London Companies 1700-1750', *History Workshop Journal*, 71 (Spring 2011), 147-172: despite being listed as freemen in the Clockmakers' guild, women took apprentices in their own trades, typically millinery.

48. Barfoot & Wilkes, *Universal British Directory*.

49. Sources for Table 2.8: 1: Gill, *Goldsmiths* (relevant page nos. in brackets); 2: *Newcastle Courant*; 3: J. Rush, *A Beilby Odyssey* (Olney: Nelson & Saunders, 1987); 4: NYCRO: Whitby Muster of Ships: Mrs Stewart mentioned as accommodating wherryman at her Newcastle Quayside inn; 5: *Baker-Baker Papers*; 6: Hughes, 'Lead, land and coal': \* indicates that these women feature in Appendix C.

advertised in *Trade Directories*. As Table 2.7 also intimated, female manufacturers who carried a family business on were the *least likely* to advertise the fact in a local *Directory*. The reasons explaining this and the implications for studies such as this, that claim to measure the nature and extent of female enterprise in industrialising regions, demand an explanation. The sources listed for Table 2.8 contain a plausible explanation, suggesting that some women preferred to advertise their enterprises in publications with a wider readership than *Trade Directories*, such as local newspapers. Despite the fact that newspaper advertisements were more expensive than a *Trade Directory* entry, they enabled women to present either a more personal view of their services than *Trade Directories*, or a more professional view, both worded in such a way as to appeal directly to the type of client businesswomen wished to attract. The personal approach was adopted in advertisements that addressed customers as friends and alluded to the patronage of existing clients who were not referred to by name but by implication. The professional approach was exemplified where women paid to have their trade cards or letterheads printed in newspapers. Table 2.8 therefore lists businesses their owners considered to be different to, or superior to, similar businesses listed in *Trade Directories*. It was this approach that influenced the descriptions women presented in *Trade Directories*, which demonstrate a great concern with accuracy. Accuracy performed the same function as accountability in the eighteenth century's commercial world: it confirmed an enterprising woman's business acumen and endorsed her reputation in her own field.

The Tables shown in this Chapter demonstrate the importance of referring to as wide a range of different sources when measuring the true extent of female enterprise in a particular region and assessing its diversity. This is very difficult to do for small towns or where *Trade Directories* have not survived for the period being considered, but it is essential when drawing meaningful conclusions about the size of women's enterprises.<sup>50</sup> Table 2.8, for example, suggests that large and very large enterprises were the least likely to be advertised in *Trade Directories*. The question of size can be approached in different ways: it was not simply a product of scale or the number of employees, but involved capitalisation costs, potential for growth and relative profitability. Theodosia Crowley's engineering company, for example, was the largest of North Eastern female enterprises in terms of scale and number of employees; it was also large by virtue of the breadth of its customer base, in which the government, the Ordnance and West Indian trade figured greatly. But was it the most

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50. Phillips, *Women in Business*, 154; Hunt, *Middling Sort*, 11-12, 81, 131; Rendall, *Women in an Industrialising Society*, 4; Barker, *Business of Women*, 14-16; Davidoff & Hall, *Family Fortunes*, 32, 275, 279; Kay, *Female Entrepreneurship*, 3, 32-33, 38-40.

profitable? Judith Baker's alum mine, though much smaller than Crowley's, was considered potentially very profitable: it was not small in terms of its importance in the regional and the national economy. Ten more enterprises, belonging to Mrs Mercy Ashworth, Mrs Buddle, Mrs Chapman, Mrs Davenport, Mary Davis, Elizabeth Fenton, Margaret Langlands, Ann Smailes, Ann Robertson and Jane Robinson, were large in terms of their capitalisation and the value of their product, though this did not prevent the glassmaker, Catherine Henzell, having to resolve her husband, Joshua's bankruptcy.<sup>51</sup>

Collyer placed goldsmiths, involved in four of the ten enterprises named above, amongst the highest earners in urban locations, yet only three female goldsmiths advertised in Newcastle and Gateshead's *Trade Directories* (two Mrs Langlands and Mrs Ann Robertson); a fourth, Mrs Ashworth, was described as an ironmonger rather than a goldsmith in the Durham *Directory*.<sup>52</sup> Margaret Gill, however, identified two more female goldsmiths in her study of the trade, Sarah Crawford, who took over her husband's business, and Jane Robinson (née Thompson), who was her father's heir.<sup>53</sup> All these women used their own initials as their assay marks, confirming their status not merely in a local and regional context but also in a national and international context. The status of goldsmiths was also, to a large extent, historical, based on goldsmiths dealing in currency. Whilst there is little evidence that they continued to do so in the North East in the late-eighteenth century, evidence survives to show that they continued to manufacture high value goods for high status clients, as the two Mrs Langlands, Mrs Robertson and Mrs Ashworth did for Newcastle's Mayor and Corporation.<sup>54</sup> Having established that the quality of an important form of public recognition of female enterprise. Should these women be regarded, then, as quasi bankers? The likelihood of goldsmiths continuing to deal in money after 1750 decreased, having been important when provincial banking was underdeveloped and the influence of the guilds remained strong.

No.	Surname	Status/Name	Economic Sectors		
1	Abbot	Mrs	Dealer, food	Retailer, hardware	
2	Atkinson	Isabella	Manufacturer/retailer, clothing	Manufacturer, glazier	
3	Carr	Mrs Ann	Manufacturer/retailer, clothing	Funeral furnisher	Retailer, food, luxury goods
4	Davison	Mrs	Retailer, luxury goods	Pawnbroker	
5	Douglas	Mrs	Hospitality	Horticulture	

51. *Newcastle Courant*: Joshua Henzell's bankruptcy (28 February 1789).

52. Collyer, *Parent's and Guardian's Directory*; Barfoot & Wilkes, *Universal British Directory*, II, Durham *Trade Directory* (1795-1796).

53. See Appendices A, B and L; Durham City *Trade Directory*; Gill, *Goldsmiths*, 86, 146.

54. Phillips, *Women in Business*, 101, 104, 214; Gill, *Goldsmiths*, 48-49.



6	Easterby	Mrs Mary	Manufacturer/ retailer, clothing	Haberdasher	Retailer, luxury goods
7	Fenton	Miss Elizabeth	Manufacturer/ retailer, clothing	Dealer, hardware, furniture	
8	Fleming	Mrs Ann	Dealer, fabrics	Hospitality	
9	Fothergill	Mrs	Hospitality	Horticulture	
10	Guthrie	Mrs Ann	Hospitality	Transport	Storage
11/12	Hales & Young		Manufacturers/ retailers, food	Petty school	
13	Hall	Mrs Jane	Hospitality	Storage and transport	Retailer, food
14	Harvey	Mrs	Retailer, luxury goods	Retailer, food	
15	Ilderton	Mrs Ann	Manufacturer/ retailer, clothing	Dealer, luxury goods	
16	King	Mrs Ann	Dealer, food	Storage	Retailer, food, luxury goods
17	Kirk(h)en	Bella	Dealer, fabrics	Broker, hardware	Dealer, hardware
18	Nicholson	Mrs	Manufacturer/ retailer, food	Retailer, food	Retailer, luxury goods
19	Smith	Mrs	Manufacture/ retailer, food	Retailer, food	Petty school
20	Snaith	Mrs	Retailer, food	Manufacturer, clothing	
21	Snowdon	Mrs	Hospitality	Dealer, alcohol	
22	Taylor	Mrs	Manufacturer/ retailer, food	Dealer, other provisions	
23	Todd	Miss Dorothy	Manufacturer/ retailer, clothing	Retailer, luxury goods	Storage, mineral water
24	Turnbull	Miss	Retailer, toys, food, books	Dealer, books	
25	Turnbull	Mrs Agnes	Hospitality	Retailer, luxury goods	Manufacturer, tobacco miller
26	Walker	Mrs	Manufacturer/ retailer, food	Retailer, food	
27	Wallace	Mrs	Civic officer	Retailer, food	
28	Watson	Sarah & Son	Manufacturer, industry	Retailer, food	

**Table 2.9: Urban women's cross-sector businesses, 1778-1801** <sup>55</sup>

Much of the evidence presented here supports the conclusion that female enterprise crossed a number of socially constructed and deeply embedded gendered boundaries between men and women in the eighteenth century. Tables 2.1. 2.2 and 2.9 supply the evidence for this assertion. Table 2.9 drawing attention to the fluidity of the sectoral boundaries within which female enterprise flourished. It indicates, for example, that 12 women manufactured and retailed the goods they made in Newcastle and Gateshead between 1778 and 1801. According to Booth-Armstrong's principles for sectoral analyses, these women were retailers, a distinctly

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55. Source for Table 2.9: Newcastle & Gateshead Trade Directories, 1778, 1782-4, 1790, 1795, 1801.

amorphous group in industrialising societies.<sup>56</sup> According to the modification of the sectors proposed here, these women were manufacturers, significantly, producers of goods rather than shopkeepers. The fact that 11 additional women shown in Table 2.9 were involved either concurrently or simultaneously in more than one sector of the urban economy can also be described as entrepreneurial as distinct from enterprising. Cross-sector enterprise depended on flexibility and adaptability amongst women with ‘high achievement needs’.<sup>57</sup> There was clearly a difference between engaging in enterprise from sheer economic necessity and becoming entrepreneurial. Table 2.9 intimates that enterprising manufacturers who retailed the products they manufactured were entrepreneurs. Female goldsmiths were the most prominent amongst high-status, previously guild-controlled tradespeople in Newcastle and Gateshead between 1778 and 1801. This suggests that carrying a goldsmiths’ trade on had a special significance for enterprising women, despite the fact that they were required to pay a higher fee, or ‘fine’, compared with male goldsmiths and were not permitted to play an active role in guild matters. They were, however, regarded as ‘freemen’ in their towns having paid that fine. And, as Amy Erickson established, such freedom entitled women either to carry a male relative's trade on, or establish their own enterprises in a completely different field and take apprentices.<sup>58</sup>

Table 2.9 records the implications of the increasing diminution of the influence of trade guilds. It was as a consequence of guilds allowing a guildsman’s female relatives to carry a trade on, especially where that trade differed from that of the guildsman, that allowed enterprising women to carry male trades on. Table 2.9 contains some indications of the purpose of making a long term commitment to enterprise.<sup>59</sup> The fact that 28 women (7% of the total number of enterprising women identified here) were involved in two sectors of Newcastle and Gateshead’s urban economy simultaneously or consecutively and that 10 of these (2%) were involved in three or more different sectors suggests that these women were determined to play a bigger part not only in urbanisation but in their region’s achievement of a phenomenal level of economic growth. This is not surprising where many women had been born into trading families and were raised immersed in a dynamic culture of enterprise. There was not the same stigma attached to being ‘born to trade’ in this region compared with the

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56. Booth, ‘Occupations of the people’; Armstrong, ‘Information about occupation’, in Wrigley, *Nineteenth-Century Society*.

57. Goffee & Scase, *Entrepreneurship*, 8.

58. A. L. Erickson, ‘Working London: Eleanor Mosley and other milliners in the City of London Companies 1700-1750’, *History Workshop Journal*, 71 (Spring 2011), 147-172.

59. Deane & Cole, *British Economic Growth*, 2, 34, 73; Nef, *Coal Industry*, 19-20, 124-126.

disdain expressed by some members of parliament.<sup>60</sup> Nor were occupations as gender specific in the late-eighteenth century as they had been in 1750.<sup>61</sup> Table 2.9 also demonstrates the extent to which urbanisation offered plenty of scope for female entrepreneurship.

Chapter Two has used a uniquely consecutive series of *Trade Directories* for Newcastle and Gateshead to measure the changes that occurred in middling women's self-employment between 1778 and 1801. Female enterprise accounted for 11% of total enterprise in these twin towns at this time, reaching 100% in niche production such as millinery but also increasing in the professions, manufacturing and transport and distribution, sectors previously dominated by men. Women's enterprises emerge from this Chapter as longer lived, larger and more profitable than constraint-based interpretations of women's work have contended. The majority of these enterprises also offered considerable scope for entrepreneurship.

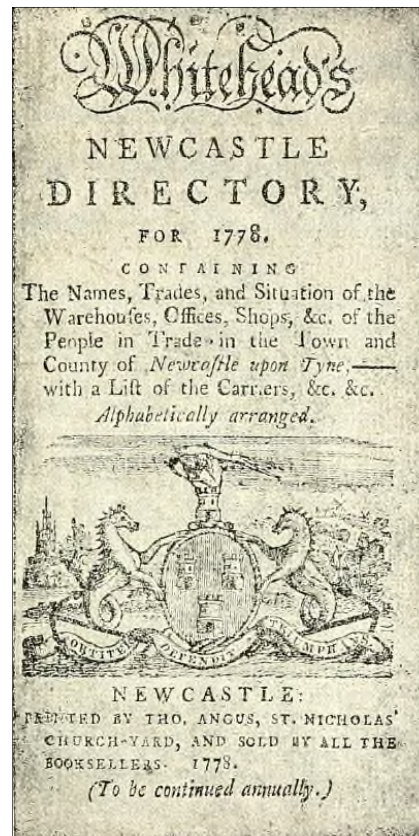


Illustration 3: Frontispiece, Newcastle's first *Trade Directory*, 1778<sup>62</sup>

60. Wahrman, *Imagining the Middle Class*, 29.

61. Froide, *Never Married*, 24, 33, 92.

62. Source for Illustration 3: Newcastle City Library: Newcastle's first *Trade Directory* (1778); Boyle, *The First Newcastle Directory*.

## Chapter Three

### 3.1 Property as capital for enterprise

Having established in Chapter Two that female enterprise and entrepreneurship were ubiquitous in the North East's principal towns, Newcastle and Gateshead, Chapter Three focusses on evidence that both these forms of women's work were regional rather than specifically urban phenomena. The evidence supporting this argument is contained in Appendix C, which differs from Appendices A and B because it is not derived from *Trade Directories* but from sources such as family papers and pre-1900 regional histories, which indicate that the economic activities of 158 women were, as Sharpe proposed, 'concealed and embedded' within the regional economy.<sup>1</sup> These sources have revealed the extent to which women acquired their own assets from their proprietorship of land and property, which translated into enterprise and entrepreneurship within, and beyond, towns.<sup>2</sup>

Appendix C contains hitherto elusive evidence of female enterprise and entrepreneurship in extra-urban and rural locations which have previously been considered peripheral in the historiography of Britain's industrial revolution. The evidence contained here contests the idea that female enterprise and entrepreneurship was the product of urbanisation rather than changes in the law relating to women's property. Land yielding such materials as coal, lead, stone, brick clay and alum shale increased in value during industrialisation; sourcing and accessing these materials also demanded a higher level of capital investment.<sup>3</sup> The ownership of land and its 'appurtenances', which included buildings, mineral resources and rights of way, had long been considered the most valuable asset an individual could acquire in England, nine-tenths of the law being devoted to protecting the owner's rights to it.<sup>4</sup> Paradoxically, however, landownership has not usually been interpreted as a form of work, but the antidote to it, referred to as an 'unearned income'. Landowners have rarely been regarded as having worked for a living by managing their own property or engaging in entrepreneurship. This idea is also contested by the evidence presented here, which includes that provided by David

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1. Sharpe, 'Gender in the economy', 301.

2. Borsay, *Eighteenth-Century Town*; Ellis, *Georgian Town*, 2-3, 31, 36, 54; Sweet & Lane, *On the Town*, 8; Clark, *European Cities and Towns*.

3. J. Brewer & S. Staves (eds.), *Early Modern Conceptions of Property* (London: Routledge, 1996).

4. G. E. Mingay, *English Landed Society in the Eighteenth Century* (London: Routledge & Kegan Paul, 1963); Clay, 'Property settlements'; R. M. Smith (ed.), *Land, Kinship and Life-Cycle* (Cambridge, UK: Cambridge University Press, 1985); Offer, 'Farm tenure and land values'; W. R. Prest, 'Law and women's rights in early modern England', *Seventeenth Century*, 6 (1991), 169-87; S.V. Seeliger, 'Female landowners in Hampshire c. 1650-1900' (PhD, Portsmouth University, 1998); R. Wall, 'Bequests to widows and their property in early modern England', *History of the Family*, 15, 3, (11 August 2010), 222-238; A. J. Owens, 'Small fortunes: Property, inheritance and the middling sort in Stockport, 1800-57' (PhD, Queen Mary & Westfield College, London, 2000).

Oldroyd in his research into the Bowes family of North Eastern coal owners.<sup>5</sup> McDonagh's research supports the idea that landownership often resulted in entrepreneurship.<sup>6</sup>

The idea that proprietorship was a 'passive' form of enterprise requiring minimal involvement from an owner is contested by the evidence presented in this Chapter. Proprietorship is argued here to be an important form of work, which, for women, levelled the field of enterprise and entrepreneurship.<sup>7</sup> Appendix C supports this contention by demonstrating that women owned many different types of property, including their own businesses and family businesses, acquired in their dowries in the case of married women and intended to be a form of insurance against dependency, a condition to which single and widowed women were often reduced.<sup>8</sup> These assets have been noted to have been 'concealed and embedded' within the regional economy, as Sharpe observed, though David Green and Alastair Owens' study of gentlewomanly capitalists in Stockport suggested that female investors were probably more numerous and their hidden economic activities more lucrative than expected.<sup>9</sup> North Eastern women who lived in extra urban and rural locations often accumulated a substantial amount of family property, or land and/or its 'accessories', including buildings, which were referred to in the eighteenth century as 'real estate'.<sup>10</sup> 'Real estate' included 'anything fixed, immoveable or permanently attached to it', such as 'appurtenances, buildings, fences, fixtures, improvements, roads...trees [and] walls', but it excluded 'growing crops'.<sup>11</sup> Land was valuable in its own right and its possession gave the owner defined rights, or 'entitlements', which encompassed both what lay *under* that ground, such as coal and other minerals, and *over* it, which referred to rights of way to carry goods over that land. Both the land and its rights could be 'bought, leased, sold or transferred together or separately', subject to local customs.<sup>12</sup>

Proprietorship had for centuries been seen as a symbol of status and power in English society; women's rights to own property, however, have a long and ambiguous history, pre-dating William the Conqueror's invasion of England in 1066, when Anglo-Saxon women owned land 'separate and free' from their husbands, who were not permitted to give, sell or forfeit it, until

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5. Oldroyd, *Estates, Enterprise and Investment*, 3, 18, 24, 30, 51, 107, 142.

6. McDonagh, *Elite Women and the Agricultural Landscape*.

7. Wiskin, 'Women, credit and finance', 143; Phillips, *Women in Business*; Kay, *Female Entrepreneurship*.

8. Hufton, 'Women without men'.

9. Sharpe, 'Gender in the economy', 301; Green & Owens, 'Gentlewomanly capitalism'.

10. <http://www.businessdictionary.com/definition/real-estate.html> (accessed 11/4/17); 'appurtenances' included assets such as tithes, grazing rights or church pews in the eighteenth-century; Aston, *Female Entrepreneurship*, 191.

11. <http://www.businessdictionary.com/definition/real-estate.html> (accessed 11/4/17).

12. Ibid.

the Normans rewrote the rules, which stipulated that English men should 'lose the right to bequeath their land freely'.<sup>13</sup> The Normans did not discriminate against women in particular, but against the English in general; it was during this period that women came to be regarded simply as 'conduits' for family wealth, who were not permitted to own any property they inherited but they were able to transmit it.<sup>14</sup> The medieval period witnessed the refinement of the laws relating to married women's trading rights under coverture and female enterprise appears to have become more widespread as a result.<sup>15</sup> It was not until the eighteenth century, however, that women in the North East began to benefit not from changes in English law itself but from how that law was interpreted in England's regions. Those interpretation were based on local assessments of an enterprising woman's status in local society, a theme revisited in Chapter Five.

When considering what the ownership of real estate meant to women in the late-eighteenth century, it is useful to note what Lord Derby observed, albeit much later, in 1881, to be the advantages of landownership as far as men were concerned.<sup>16</sup> Lord Derby summarised those advantages entirely in terms of the kinds of power it conferred, which ranged from 'the pleasure of managing, directing and improving [an] estate', enjoyment of 'its sporting potential', to 'social importance...power over people', and, ultimately, 'political influence'; these were considered more important than rental incomes.<sup>17</sup> Lord Derby's enumeration of the rewards of landownership from the male perspective raise an important question about what women expect of it? Specifically, were women's conceptions of the rewards of landownership the same or different to men's conceptions? What led the 158 women identified in Appendix C to become the proprietors of the many forms of enterprise shown in that Appendix?

Some answers to these questions can be found in regional histories, notably those published in the nineteenth and early twentieth centuries.<sup>18</sup> They frequently refer to landowning women

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13. H. Leyser, *Medieval Women: A social history of women in England 450-1500* (first published: London, Weidenfeld & Nicolson, 1995; paperback edition: London: Phoenix Press, 2002), 86.

14. Ibid., 87; B. A. Hanawalt, *The Wealth of Wives* (Oxford: Oxford University Press, 2007), 160.

15. Hanawalt, *Wealth of Wives*, 168-9; Mingay, *English Landed Society*, 20-21; S. Staves, *Married Women's Separate Property in England, 1660-1833* (Cambridge, USA: Harvard University Press, 1990); J. Brewer & S. Staves, *Early Modern Conceptions of Property* (London: Routledge, 1996), 2-4, 9, 11-12, 15-17, 19.

16. Offer, 'Farm tenure', 1-2, citing H. A. Clemenson, *English Country Houses and Landed Estates* (London: Croom Helm, 1982), 96; 15th Earl of Derby, 'Ireland and the Land Act', *Nineteenth Century* (October 1881), 474.

17. Offer, 'Farm tenure'.

18. J. Baillie, *An Impartial History of the Town and Country of Newcastle-on-Tyne* (Newcastle: Vint & Anderson, 1801); E. Mackenzie & M. Ross, *Historical Account of the County Palatine of Durham*, Volume II (Newcastle: Mackenzie & Dent, 1834); T. Potts, *Sunderland: A History of the Town, Port, Trade and Commerce* (Sunderland: B Williams & Co. Ltd., 1892); Hodgson, *South Shields*.

by name, a practice which appears to have declined subsequently, to be replaced by generic descriptions of the wealthy as the recipients of 'unearned', or 'independent', incomes.<sup>19</sup> The implications of this reclassification is not insignificant; as landownership, rights, and rents came to be considered synonymous with 'investment' incomes, legacies and annuities, they were also interpreted as passive accumulation. Phillips and Kay alluded to these assets as 'hidden investments', whilst Amy Froide regarded investing women as 'silent partners' in this field.<sup>20</sup> One of the important questions raised in this Chapter is was there really such a phenomenon as 'passive economic activity'?

No.	Name	Type of property	Location	Lease (s)	Date
1	Allenson, Jane	Limestone quarries	Merrington	260795	1729
2	Cotesworth, Catherine	4 salt pans in 1726	'On the Tyne'	260598	1726
3	Byerley, Mary	Tithes	Middridge Grange	260368	1722
4	Finch, Ann	Mill	Wolviston	261095	1732
5	Goodchild, Jane	Tenement	Southwick	260300	1725
6	Johnson, Elizabeth	1 salt pan and quay	South Shields	260625	1726
7	Kirton, Margery	Fishing/tithe of lambs	The Tweed/Norham	260393, 260395	1722
8	Mitcheson, Jane	Tenement/quarry	Moorsley	260634	1726
9	Pendleton, Elizabeth	Fishing/tithes: lamb/wool	The Tweed /Norham	262014	1743
10	Wallet, Elizabeth	Calmanco ( <i>sic</i> ) Hall	Durham	262116	1744
11	Wharton, Jane	Colliery	Rainton	260475	1723
12	Wright, Sarah	Calamanco bakehouse	Durham	260483	1723

**Table 3.1: North Eastern women's proprietorship, 1725-1746**<sup>21</sup>

According to evidence found in Durham University's estate papers, women had a long history of investing in different types of real estate.<sup>22</sup> Table 3.1 lists those types in the 1720s and 1730s, a period of slow economic growth but one in which the transition from an agricultural to an industrial capitalist mode of production was being consolidated.<sup>23</sup> It is apparent from Table 3.1 that women invested in traditional, pre-industrial, forms of property, typified by rights such as tithes, in the first half of the eighteenth century. Only one woman, Jane Wharton, is shown as investing in coal mining at this time, though we do know that there were others, such as Grace Hindmarsh.<sup>24</sup> Tithes do not feature at all in Appendix C, which shows regional enterprise between 1749 and 1832. Appendix C shows that there was a shift mid-century to more investment in rural industries and buildings, ranging from the very small, such as Hannah Appleby's purchase of a stake in just 'one sixth of a tenement at Shincliffe',

19. Rubenstein, *Men of Property*.

20. Phillips, *Women in Business*, 3; Kay, *Female Entrepreneurship*, 5, 31, 100, 107; Froide, *Silent Partners*.

21. Source for Table 3.1: DUEP/DCD/K/LP; Appendix C.

22. GB 0033 CCB: *Estate Papers* (1647-1865): DCD/K/LP (Loose papers, Counterpart Leases (1540-1950)).

23. Overton, *Agricultural Revolution*, 194; Harley, 'British industrialisation before 1841'.

24. NEIMME/Peck/1/51: lease permitting Grace Hindmarsh of Little Benton and Gibb Turnbull of Kirkley to mine coal for 5 years 'and allow gins' (1 May 1726).

circa 1750, to the very large, exemplified by Theodosia Crowley's iron foundry at Winlaton.<sup>25</sup> It is interesting to note how many women purchased small pieces of ground seventy years before the government set up a Select Committee to inquire into how the nation's 'waste' land could be made more productive.<sup>26</sup> Why were women like Jane Nelson, Ann Mackey and Ann Blagdon interested in 'ground', 'a parcel of ground' and 'waste' land in small towns such as South Shields and extra urban areas like Westoe, near Sunderland? Why did women like Elizabeth Cookson and Barbara Lazonby continue to invest in salt pans long after this industry had passed its peak?<sup>27</sup>

A partial answer to this question is offered when individual enterprise is subsumed within a family enterprise, as the recurrence of the same family names renewing leases on the same types of real estate continuously over a long period of time, suggests. Jane Allenson's share in Merrington's limestone quarry in 1729, for example, was still being leased by Elizabeth Allinson (*sic*) in 1775; Ralph and John Allenson were involved in the 'new winning' at East Denton colliery in 1769.<sup>28</sup> Though Catherine Cotesworth has proved elusive after 1726, it is clear that William Cotesworth was not the only entrepreneur in that family.<sup>29</sup> A second answer emerges from what Orde discovered about the favourable terms on which Durham's ecclesiastical tenants held property, namely that enterprising female tenants who gained a foothold on the property ladder in County Durham held it practically in perpetuity, whether or not they improved it; the value of land rising rather than falling throughout the eighteenth century.<sup>30</sup> And, in answer to the question posed about the extent to which these women continued to invest in salt pans long after Cheshire had captured the table salt trade, it is clear that 'marginally productive' salt pans remained essential in the development of the region's glassmaking and chemical industries.<sup>31</sup>

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25. DUEP/DCD/K/LP/265450: Hannah Appleby's lease (27 September 1775).

26. House of Commons, *A General Index to the Reports from Committees of the House of Commons, 1715-1801*, Volume 9 (London: House of Commons, 1803), 119, 217, 227, 369-372.

27. DUEP/DCD/K/LP/266415: Jane Nelson's lease (26 April 1779); DCD/K/LP/266015: Ann Mackey's lease (9 September 1788); DCD/K/LP/261658: Ann Blagdon's lease (24 June 1784); DCD/K/LP/265443: Barbara Lazonby's lease (19 September 1779); DCD/K/LP/266381: Elizabeth Cookson's lease (20 November 1788); J. M. Ellis, 'The decline and fall of the Tyneside salt industry, 1660-1790: a re-examination', *Economic History Review*, 33, 1 (February 1980), 45-58, 46; Powell, *Glassmaking*, 95-96.

28. DUEP/DCD/K/LP/260795: Jane Allenson's lease (31 January 1729); DCD/K/LP/265763: Elizabeth Allinson's lease (11 August 1781); NRO/Wat/2/10/172: John Watson's *Journal* (13 December 1769).

29. DUEP/DCD/K/LP/260598: Catherine Cotesworth's lease of 4 salt pans on the Tyne (23 May 1726); Hughes, *North Country Life*, 55, 65; J. M. Ellis, 'A study of the business fortunes of William Cotesworth, c. 1668- 1726' (DPhil Thesis, University of Oxford, 1976); Ellis, 'Salt industry'.

30. Orde, 'Ecclesiastical estate management', 164, 171.

31. Ellis, 'Salt industry', 45, 47; see <http://www.saltassociation.co.uk/education/salt-history/salt-the-chemical-revolution/salt-based-chemical-industry> (3/4/17): 'on Tyneside and at Glasgow... William Losh and several other manufacturers [were] making alkali from duty free coal-contaminated salt and the waste sulphate by-product from nitric acid manufacture' in 1795.



This study names *circa* 486 women (87% of the total number of enterprising women identified here) as the owners of real estate in urban and extra-urban locations in the North East between 1749 and 1832. Owners of such property in rural locations numbered 63 (34%), as shown in Appendix C.<sup>32</sup> The remaining 73 owners of property shown in Appendix C either had property in one location or several. Land and buildings were clearly the mainstay of enterprising women's business portfolios. It is also apparent from Appendix C how many women were involved in male dominated sectors. Women may not have carried pantiles up to roofs, as working-class women are reputed to have done, but they were deeply involved, nevertheless, in manufacturing tiles and bricks, quarrying and supplying building stone. Women also presided over the manufacture of the glass for Georgian windows and were also involved in glazing, plumbing and waterproofing buildings, such as St Nicholas' church's windows and pipes for Newcastle's new water supply. Urban women also supplied interior furnishing, such as floorcloths and wallpaper, supporting others who fulfilled Lord Derby's criterion of deriving satisfaction, if not power, from 'managing, directing and improving' the public spaces their enterprise legitimated their claims to.<sup>33</sup>

The spinster, Sarah Clayton, was both a coal owner and an urban property developer who financed the building of Liverpool's Clayton Square and invested in Liverpool's Town Hall, for which Eleanor Coade, the London manufacturer of the artificial stone, supplied the statue of Britannia.<sup>34</sup> Newcastle's equivalents of Miss Clayton and Mrs Coade included Miss Rotheram, the unmarried daughter of Newcastle's first Water Surveyor. Miss Rotheram's business portfolio included a linen drapery in Mosley Street and rental properties in St Nicholas' Churchyard, and in Newcastle's newly-fashionable Westgate, the latter tenanted by the attorney, James Losh.<sup>35</sup>

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32. Langton, *Geographical Change*, 221, 227-229.

33. Derby, 'Ireland and the Land Act', 474.

34. Langton, *Geographical Change*, 221, 227-229; H. van Lemmen, *Coade Stone* (Botley: Shire Publications Ltd, 2006): 36: regional examples of Coade stone include statues of a lion and a monk on the Duke of Northumberland's estate at Hulne Park, Alnwick.

35. *Newcastle Courant* (16 May 1789); P. Luter, 'Archibald Cochrane, 9th Earl of Dundonald (1748-1831): Father of the British tar industry', *Broseley Local History Society Journal*, 28 (2006), 2-20, 14, 16: Losh became a partner in the British Tar Company, with two of his brothers and Lord Dundonald in 1794.



**Illustration 4: Spinster, Sarah Clayton, a Liverpool property developer** <sup>36</sup>

The Newcastle bricklayer, Bartholomew Anderson, was instrumental in establishing his daughters' interests in the urban property market by bequeathing some of the houses he built to them daughters.<sup>37</sup> Anderson left the property adjoining his own in Westgate Street to his brother George and three others, one in Pudding Chare, to his sons. Anderson's wife was bequeathed two properties in Back Row (one tenanted by the surgeon, Mr Ingram), and Anderson's daughters, Mary and Isabella, acquired tenants which included butchers and a whip maker.<sup>38</sup> A long established family in Newcastle, the Andersons maintained their position in the town not simply by bequeathing property to male heirs but also to female heirs. As has been noted, this sort of inheritance inspired female enterprise.

Whilst it is difficult to determine which acquired assets motivated women with a penchant for enterprise most, family property appears to have predominated initially. Thereafter, however, women seem to have made their own choices when adding to their portfolios of assets, typically including one or more urban businesses, rental property in urban, extra-urban or rural areas, ships, quays, warehouses, wagonways, investments in government stocks, sale of luxury goods, one or more mortgage(s), and investments in public infrastructural projects.<sup>39</sup>

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36. Source for Illustration 4: [www.fitchburgartmuseum.org](http://www.fitchburgartmuseum.org): Joseph Wright of Derby, *Sarah Clayton* (oil on canvas, 1769).

37. DPR/I/1/1788/A3/1: Bartholomew Anderson's will (13 February 1778; probate: 4 November 1788).

38. Ibid.

39. Froide, *Silent Partners*.

Given the breadth of options available, investing women's wills indicate that cash, or 'ready' money as it was often referred to, was usually a mere fraction of this total.

Enterprising women's wills represent a rich source of accurate personal detail. When used together with sources demonstrating how diverse women's assets were, such as their investments and trusts, these sources describe what the ownership of real property meant to women. David Blanchflower and Andrew Oswald posited a correlation between receiving an unexpected 'gift' and the propensity to engage in entrepreneurship.<sup>40</sup> Does this explain why so many North Eastern women were drawn to enterprise and entrepreneurship? To what extent were these women predisposed to be enterprising and entrepreneurial because they received the equivalent of Blanchflower and Oswald's unexpected 'gift' in the form of an inheritance of a farm, usually considered a male heir's privileged form of tenancy, in County Durham?<sup>41</sup> Evidence supporting this contention can be found in enterprising women's business portfolios, which were not only more diverse but included, in general, more highly capitalised forms of property than most urban women's. There were exceptions, of course, such as Newcastle's Miss Rotheram, who besides having a business of her own, collected rents from urban property.

Diana Beaumont, Jane Blakiston and Mary Bowes, three of the region's wealthiest women, invested in several private and public projects.<sup>42</sup> Twelve women shown in Appendix C owned or built ships, and one other, Martha Eden, collected the revenues from one of Sunderland's ferries; the coal owner, Mary Lambton, subscribed to building the Wearmouth bridge in addition to wagonways, as Hannah Ellison did. It is likely there were many more female investors in local projects, which included turnpiking roads and building new quays. Only the wealthiest, usually in partnership with others, could afford to invest in these projects. Having said this, Lady Anne and Lady Isabel Dundonald, cited earlier, were also caught up in this process, making an invaluable contribution to regional industrialisation by default.<sup>43</sup> It was female investors in the region's wagonways who invested in the most lucrative of infrastructural initiatives. Wagonways proved to be more profitable than sinking a coal mine from an early date in the eighteenth century, and thus had the potential to make masters of even the most modestly capitalised where a projected route crossed their land, land, that is, that they may not have owned but held on indefinite leases according to the favourable terms

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40. Blanchflower & Oswald, 'What makes an entrepreneur'.

41. Ibid; Orde, 'Ecclesiastical estate management'.

42. Froide, *Silent Partners*.

43. Luter, 'Archibald Cochrane, 2-20, 4, 17-18.

outlined earlier.<sup>44</sup> The female owners of land earmarked for traversing by wagonways, usually because it dipped towards the Tyne, first began to profit from these infrastructural developments in the early eighteenth century, but they continued to do so when the prospect of railways crossing their land presented another opportunity for them to derive a profit from their locations. Recent research by Janet Casson has established that women in County Durham were eager to buy small plots of land, including privies and piggeries, in the 1830s, in anticipation of a railway company soon buying them out.<sup>45</sup> It seems likely that the same applied to wagonways in the period studied here.

### **3.2 Women's wealth in probate records**

As sources authored by women, or by those with a legal responsibility for their accuracy, women's wills represent one of the most reliable of sources for women's history. Handwritten wills are the most insightful, followed by nuncupative, or oral wills, which record women's instructions in their own words. Whereas wills made to a specified legal format, on pre-printed forms, may be slightly less authentic than the forms described above, all three types bring their narrators to life in a way that few other sources do. Wills have been used here to compare enterprising women's wealth at death and draw some general conclusions about their bequest strategies. They also provide an insight into the components of enterprising women's business portfolios, which has been used to distinguish between enterprise and entrepreneurship. Appendices D and E summarise the salient points of 18 widows' and 14 spinsters' wills or probate records. They were selected to correspond with the enterprising women shown in Appendices A, B and C, cross-referencing being employed to establish that these were the same women. Whilst the 32 women shown in Appendices D and E constitute a mere 5% of the total number of enterprising women identified here, the detail contained in their wills has generated much valuable information. The majority of eighteenth century women did not make a will, which means that the women listed here belonged to what may be described as the will making class.<sup>46</sup> This meant that they had to have at least £5 worth of assets, and one or more friends able to administer their wills; the most onerous duty fell on those who were required to provide an intestacy bond, customarily twice the deceased's anticipated final estate.<sup>47</sup> It was accepted that the value of women's estates would be reduced in the course of administering a will, the chief aim of which was actually a Christian duty,

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44. Hughes, *North Country Life*, 17, 153; Orde, 'Ecclesiastical estate management', 164, 171.

45. Casson, 'Women's landownership'; A. Capern, 'Women, land and family in early modern Yorkshire' (Conference Paper, *Economic History Society Conference*, Cambridge University, UK, 2012).

46. Erickson, *Women and Property*, 204-5: 80% of widows and 20% of spinsters made wills in the early modern period, that is, until 1750; Froide, *Never Married*, 26, 45.

47. See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £5 = £500 today.

namely to pay the deceased's 'just debts'.<sup>48</sup> The spinster Sarah Fish's estate was estimated at £2,100, yet it was reduced to under £600 when probate was granted less than a year later.<sup>49</sup> Miss Fish's portfolio of assets was a complicated one, including land, buildings, tithes, cash, legacies and charitable donations.<sup>50</sup>

The 32 wills shown in Appendices D and E show that estimates of enterprising women's estates ranged from less than £20 to £12,000 before the probate process commenced and from under £20 to £6,000 after the process was completed.<sup>51</sup> The widowed brewer, Mary Reed, and the spinster, Sarah Fish, had been thought to be wealthier than they emerged as being, the usual reason for this being that their unpaid debts or the costs of settling their estates were greater than expected.<sup>52</sup> It is also worth noting that even the two widows and one spinster who left less than £20 (Elizabeth Brown, the shipowner, and the publicans, Elizabeth Snowden and Mary Watson) cannot be referred to as poor, only less wealthy than the other women shown in these two samples.<sup>53</sup> There were no significant differences either in the wealth of literate and illiterate women who made wills, suggesting that being literate did not predispose women to make wills. This also confirms that all women had the same level of access to professional legal services. In general, there are certain similarities between enterprising widows' and enterprising spinsters' estates: both left goods and cash, but because many more spinsters died intestate, leaving no details of their real estate, widows emerge as having owned more of this. Widows also left a greater range of investments, including trusts, mortgages, bonds, and dividends, whilst spinsters left more legacies, charitable donations and, in the case of Miss Fish, tithes. The fact that both widows and spinsters bequeathed more goods and money than real estate suggests that they disposed of their real estate as the Ecclesiastical Courts advised, but the high degree of intestacy intimates that a large number of deaths were sudden.

Status	No. of wills in sample	Type of assets bequeathed				
		Real estate	Investments	Goods	Money	Charity
Widows	13	9	16	8	5	0
Spinsters	9	2	7	5	4	2
<b>Totals</b>	<b>22</b>	<b>11</b>	<b>23</b>	<b>13</b>	<b>9</b>	<b>2</b>

**Table 3.2: Types of assets bequeathed in enterprising women's wills**<sup>54</sup>

48. Arkell, Evans, Goose, *When Death Us Do Part*, 9.

49. DPR/I/1/1833/F8/1-3: Sarah Fish's will: 23 October 1832; probate: 1 June 1833.

50. Ibid; Anderson, 'Provincial aspects', 14-15.

51. See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £20 = £2,000 today; £12,000 today = £1,200,000; £6,000 = £600,000 today.

52. Ibid: £10 = £100 and £30 = £300 today.

53. Ibid.

54. Sources for Table 3.2: Appendices D and E: investments include trusts, mortgages, legacies, bonds (loans to others attracting interest rather than intestacy bonds), dividends and tithes; goods include personal possessions, which included ships.

Approximately the same percentage of widows and spinsters died intestate (28% and 29% respectively) but intestate widows died much wealthier than spinsters, the former leaving an average of £2,020 each and the latter an average of £582 each. In simple terms, this may be construed as proof that being married and enterprising ultimately resulted in becoming wealthier, a fact endorsed by what Froide contended about the level of discrimination spinsters generally encountered, at least before 1750.<sup>55</sup> The same sort of discrimination has been alleged to have applied to widows too, though not, according to the evidence presented here, in the North East.<sup>56</sup> The majority of the enterprising women identified in this study were either married or widowed, the latter outnumbering single women by 3:1, which challenges what Froide contended about the ubiquity of spinsters in eighteenth century towns.<sup>57</sup> Appendices A and B also appear to support Froide's contention that spinsters experienced some discrimination in towns, particularly before 1750: Appendix A shows that 20% of long lived urban enterprises were owned by spinsters, whilst Appendix B shows that only 9% of short lived enterprises supported single women. It appears that not only were there fewer enterprising spinsters overall in Newcastle and Gateshead between 1778 and 1801, they were obliged to maintain their enterprises for longer.

In a historical perspective, eighteenth century attitudes to single women, both widows and spinsters, have tended to focus on their 'dependent' status when unsupported by men.<sup>58</sup> The relevant question to be asked here is whether this general attitude applied to the women identified here in the second half of the eighteenth century, as Froide intimated that they did.<sup>59</sup> The evidence presented here suggests they did not. The first point to note is that, according to a recent estimate, the balance between the sexes in Newcastle between 1750 and 1850 was much more equal than Froide contended when estimating that single women comprised 30-54% of the total population.<sup>60</sup> They may well have done so according to the evidence Froide used, but in this study, the number of *potentially* single enterprising women, a combination of those who were described as Misses and those who were listed by their forenames, was no more than 20%. This supports the general contention that at least 75% of enterprising North Eastern women were what Froide referred to as the 'ever married' to distinguish between them

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55. Froide, *Never Married*.

56. C. Carlton, 'The widow's tale: male myths and female reality in sixteenth and seventeenth century England', *Albion*, 10, 2 (1978), 118-129; B. Moring, 'Widows and economy', *History of the Family*, 15, 3 (August 2010), 215-221; Wall, 'Bequests to widows'.

57. Froide, *Never Married*, 1-2, 123.

58. Hufton, 'Women without men'; Froide, *Never Married*, 1-2, 123.

59. Froide, *Never Married*, 213, 217.

60. G. A. Butler, 'Disease, medicine and the urban poor in Newcastle-upon-Tyne, 1750-1850' (PhD Thesis, Newcastle University: 2012), 56, 70-73; Froide, *Never Married*, 1-2.

and the 25% who 'never married'.<sup>61</sup> This figure derives from the evidence shown in Appendices A, B and C showing that 31 long lived and 24 short lived urban enterprises, and 59 regional forms of enterprise (a total of 114 enterprises) were run by potentially single women.

Evidence supporting the general contention that enterprising women achieved a higher than average degree of status in all three of the locations they were enterprising in, that is in urban, extra urban and rural societies, regardless of their marital status, can initially be found by analysing the trading addresses of those listed in urban *Trade Directories*, but also in regional and business histories. Addresses in towns can also be used to draw some interesting conclusions about women's wealth and reputation. In the period studied here, both spinsters and widows ran their businesses from 'old' and 'new' premises, Newcastle's Side representing the former and Northumberland Street the latter. Relatively few women changed their locations during their trading lives, which supports the general conclusion that they were trading from family owned premises. This indicates a low level of social mobility where this is solely measured by trading-up or down to more prestigious or more economical premises. Where women did relocate, it was usually in an upwardly mobile direction. Appendices A and B also show that there was no difference between these groups when it came to expanding their enterprises, either by adding new goods to their stocks or relocating so that they could expand their businesses. Where spinsters do appear to have been different from married or widowed women was in their business longevity, which was, in general, shorter; single women were typically listed in just two consecutive *Trade Directories*, with some notable exceptions, such Miss Turnbull, who was continuously in business at the same address for more than 23 years.

The data contained in Appendix C presents a different picture of enterprise amongst the never married, 63 of whom (those identified as Misses or for whom a forename is shown), or 40%, had one asset, the nearest equivalent to a small urban enterprise. Fourteen others had more than one asset, two components of business portfolio, thus challenging the myth of the dependent spinster but confirming that of monied 'old maid', stereotypes that were difficult to dispel in as satirical a century as the eighteenth.<sup>62</sup> Froide's observation that no single women 'obtained the "freedom" to trade' in Newcastle between 1550 and 1750 suggests that Newcastle was one of the 'least spinster friendly' of early modern towns at mid-century.<sup>63</sup> If

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61. Froide, *Never Married*, 1-2.

62. Froide, *Never Married*, 24, 217-218.

63. Ibid, 24, 33, 92; Carlton, 'The widow's tale', 126.

so, it is important to explain what changed between 1750 and 1778 to enable spinsters to run 11 of the long lived and 5 of the short lived enterprises shown in the 1778 *Trade Directory* and assumed to have been trading before then. Alex Shepard and Judith Spicksley's exploration of the association between 'worth, age and social status' in the early modern period helps to answer this question, by considering the extent to which women's status in towns was 'contingent on...age, financial means, and reputation', which applied to women regardless of their marital status.<sup>64</sup>

The never married 'Master' milliner, Mary Hall, owned her own business, was a householder and an employer of apprentices, whose indentures shed light on the life of their employer as much as their own lives. Mary Hall began to take girls supported by the Sons of the Clergy Society as apprentices within five years of completing her own apprenticeship.<sup>65</sup> The fact that Mary Hall advertised for her own apprentices so soon after she became a Master in her trade suggests that she was an ambitious woman, which is confirmed by the fact that she was still recruiting apprentices from the same Society in 1811. The Society for the Sons of Clergy placed several girls with North Eastern milliners, paying relatively high premiums of £25-50 for them. Those apprentices were 'bound' to Miss Hall for approximately three years and combined domestic service with seamstressing, enabling their Miss Hall to concentrate on the most skilled work and running the business.<sup>66</sup> The Clergy Society paid £30 each, in two instalments, to apprentice Elizabeth Carr and Anna Maria Burton; both indentures record that this included 'meat, drink and lodging', but only Anna Burton's terms included 'washing', presumably because she was unable to take her washing home to Tweedmouth, as the local girl, Elizabeth Carr, was required to do.<sup>67</sup> It is clear from the above that apprenticeships with milliners were valuable for educated but impecunious girls; the fact that were shorter than a boy's seven year apprenticeship meant that girls became fully qualified earlier than boys, by the time they reached 21. As the proprietor of her own business, a specialist in her field, a property owner, a householder, a tax payer and an employer, Mary Hall epitomised the North East's small female master. It was as a householder, specifically, however, that her status was meaningful in a wider society: householder status was the closest women ever came to

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64. Ibid, 24; Shepard & Spicksley, 'Worth, age and social status'.

65. NRO 2647/DN/S/2/1/4: Diocese of Newcastle: Society for the Sons of the Clergy (1663-2013): apprenticeship indentures.

66. See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £25 = £2500, £50 = £5000 today; NRO 2647/DN/5/2/1/4/2, 3, 4, 5, 6, 7, 8, 9, 10, 12: indentures for Elizabeth Clark, Isabella Walton, Hannah Dixon, Margaret Burton, Elizabeth Carr, Margaret Lishman, Mary Ann Thompson, Hannah Mary Thompson, Anna Burton, Mary Close (1803-1815).

67. NRO 2647/DN/5/2/1/4/6, 10: indentures of Elizabeth Carr, of Newcastle, and Anna Maria Burton, of Tweedmouth, to Miss Mary Hall, of Newcastle (9 January 1810, 16 March 1811).



achieving parity with men in patriarchal Britain.<sup>68</sup> It was, as Froide observed, a rare 'official concession' that affirmed the worth of female masters.<sup>69</sup> It is interesting to note here what has been contended earlier, that different English towns measured women's status in different ways which bore some relation to their economic activities. Green & Owens study of 'gentlewomanly capitalists' in Stockport exemplifies these differences, suggesting that female investors were not only numerous but occupied a special position in this town, one in which, incidentally, women headed 33-50% of households in the late-eighteenth century.<sup>70</sup> These women have usually been dismissed as having played any significant role in industrialisation; they have been regarded instead as recipients of 'unearned incomes', a category discussed by Rubenstein.<sup>71</sup>

In this study, women with unearned incomes are regarded as having played an important part in financing industrialisation. Where investment activity is regarded as 'work', it is clear that many more women than has previously been assumed, worked.<sup>72</sup> In the North East, these women were *actively* engaged in managing money and/or a portfolio of investments which typically included the possession of real estate. It is notoriously difficult to ascribe a value to women's properties; a precedent exists, however, in Maxine Berg's analysis of women's ownership of real estate as shown in 926 women's wills, 597 for Birmingham and 329 for Sheffield, between 1700 and 1800.<sup>73</sup> Berg's study is acknowledged here to have informed this study, in so far as both these towns were industrialising at the same time as Newcastle. Both Berg's towns specialised in metalworking, industrial sectors dominated by an abundance of small capitalists similar to the artisans and guildswomen identified in this study.<sup>74</sup> Several of Berg's conclusions are relevant here: firstly, the fact that Berg's lower middling women left a higher than average number of wills is noteworthy (18-22% compared with a national average of 10%) because it indicates that enterprising women made more wills than other sections of industrialising societies; secondly, that those wills show that 46.8% of women owned a significant amount of urban real estate must be taken into account when considering female enterprise in North Eastern town; thirdly, and most importantly, the discovery that 40-60% of lower middling proprietors tended to own more than one manufactory, is revelatory.<sup>75</sup> Berg

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68. J. D. Chambers, *A Complete Dictionary of the Law and Practice of Elections of Members of Parliament* (London: Saunders & Benning, 1837), 308.

69. Froide, *Never Married*, 26; Shepard & Spicksley, 'Worth, age and social status', 506.

70. Green & Owens, 'Gentlewomanly capitalism', 118, 141, 511.

71. Rubenstein, *Men of Property*; Rubenstein, 'Gentlemanly capitalism'.

72. Phillips, *Women in Business*, 3; Green & Owens, 'Gentlewomanly capitalism', 510; Froide, *Never Married*, 2, 12, 23-27, 114, 127, 131.

73. Berg, 'Women's property', 237.

74. Berg, 'Small producer capitalism'.

75. Berg, 'Women's property', 242, 245.

concludes that such a level of ownership remains 'contrary to received views...on women's subordinate status in wealth' in the eighteenth century.<sup>76</sup> The implications of Berg's research resonate throughout this study.

It is interesting to note Berg's observation that small manufacturers expanded their businesses not by building from scratch but by buying or renting additional workshops. Whilst there is insufficient evidence that this was widespread in North Eastern towns, women's wills, family papers and business histories confirm that enterprising women acquired additional real estate even where they traded from family premises.<sup>77</sup> It is likely that North Eastern women's wills differ from Berg's findings in one other important respect, namely in the ratio of real estate to other investments. Berg shows that enterprising women's wealth in Birmingham and Sheffield comprised largely of personal possessions and cash relative to real estate; personal possessions and cash accounted for 89.4% of Birmingham women's and 98.7% of Sheffield women's assets.<sup>78</sup> In the North East, albeit based on a much smaller sample of wills, bequests of cash and personal possessions were matched by real estate, as shown in Table 3.2; a variety of other investments exceeded all three, suggesting that women here were inclined towards a diversified portfolio of assets. Paradoxically, then, despite the fact that female manufacturers in Birmingham and Sheffield invested half of their assets in real estate, their property transmission strategies focussed on personal possessions and money, the opposite of what women in the North East expressed a preference for.<sup>79</sup>

Berg's data on the role of real estate in the composition of small masters' estates not only confirms its importance but highlights the extent to which its absence from women's wills results in a significant underestimation of enterprising women's wealth, therefore also the profitability of their enterprises. The data confirms, however, what has been asserted here, namely that women's businesses were not as small or as under-capitalised, compared with men's businesses, as some historians have alleged: quite the reverse, in fact, because as Berg also established, Birmingham and Sheffield's small masters tended to own more than one manufactory, that is, instead of relocating, they added additional premises to their businesses, insuring these at the rate of £1-100 per workshop for small producers up to £1000 per additional workshop for large producers.<sup>80</sup> Given that specialist premises represented less than

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76. Ibid.

77. Ibid., 243; Hanawalt, *Wealth of Wives*, 168-9; Mingay, *English Landed Society*, 20-21; Brewer & Staves, *Early Modern Conceptions of Property*, 2-4, 9, 11-12, 15-17, 19.

78. Berg, 'Women's property', 245.

79. Ibid., 242, 245.

80. Berg, 'Small producer capitalism', 28-30.

half of these women's total assets at death, it is apparent that these female enterprises were more profitable than has hitherto been assumed.

Determining how profitable female enterprise was in the industrialising North East, in the absence of the level and quality of evidence Berg used, demands a more creative approach to analysing data than is the norm in traditional historical research. It is argued here, however, that what follows has the potential to reveal new perspectives from which to re-evaluate persistent myths, such as that of the dependent single woman, the small size of women's enterprises and businesswomen's reluctance to invest in growth.<sup>81</sup> Berg's evidence on real estate as a component of small masters' estates and the insured values of the additional premises they tended to invest in when expanding their enterprises, establishes a useful precedent for estimating the profitability of female enterprises in the North East. According to Appendices D and E, enterprising North Eastern widows left larger estates at death than spinsters, the former averaging £1,281 and the latter averaging £337, that is, £944 less than widows. When the wealthiest woman in each category is excluded, on the grounds that extreme wealth tends to distort the data, and an average is computed for both sorts of women combined, this generates an average individual wealth at death of £868, which was considered a fortune at the time. Hypothetically, then, if the wealth of 713 enterprising women identified in this study is assumed to represent the quantum of female regional capital supporting economic growth in the North East, that capital amounted to £618,884.<sup>82</sup>

Wills, in general, present individuals in an altruistic light, yet only two wills presented here mention charitable donations, those of the spinsters Sarah Fish and Margaret Gatis (shown in Appendix E) and only six others are listed in Appendix C.<sup>83</sup> There is, in fact, too little evidence of women's philanthropy apparent in the sources used here. What is apparent from a variety of sources is that enterprising women were 'benign' capitalists. They bequeathed their assets to their families, daughters, sisters, nieces, servants, and unmarried women, to a greater extent than men. Women's choices of beneficiaries indicate that their priorities in life were not solely driven by profit but by a desire to make a difference to the lives of others, as Sarah Fish expressed her wish to do by bequeathing small gifts to her servant, Margaret Jowsey, her tenant, Edward Nicholson, Nicholson's family, and the son of a 'much valued friend', James

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81. Froide, *Never Married*; Hunt, *Middling Sort*, 12;

82. The total number of enterprising women is calculated as follows: 584 listed in Appendices A, B and C; 21 listed in Table 2.8, minus those already listed in Appendix C; 108 are listed in *Trade Directories* for Alnwick, Barnard Castle, Blyth, Bowes, Darlington, Durham and Sunderland; see Appendices L and M; see [www.measuringworth.com/uk/compare/relativevalue.php](http://www.measuringworth.com/uk/compare/relativevalue.php): £618,884 = £61,888,400 today.

83. A. E. Hattersley, 'Philanthropy on landed estates in Northumberland during the nineteenth century' (PhD Thesis, Teesside University, 2004).

Stanger.<sup>84</sup> Elizabeth Snowdon's estate was assessed at a mere £20, and then reduced, yet she was still left a token to her 'esteemed friend Margaret Adams'.<sup>85</sup> Isabella Carr was able to be more expansive when sharing out her treasures and a personal fortune of £5,000 between fourteen of the people she cared most about, including her mother, siblings and two unrelated men, John Kell and Samuel Bell, for whom she asked her sister, Anne, 'to make some small remembrance of me'.<sup>86</sup> It is only in wills, as opposed to inventories compiled after death, that women's attachment to people and the things they treasured acquire a new meaning, as Elizabeth Brown's *feather* beds, '*cherry tree* chairs', *silver* spoons and '*fender*' did, presumably not just to her but to those she bequeathed them to.<sup>87</sup> Whilst all of these items had a monetary value and represented a form of currency in a cash scarce century, it is the fact that they were invested with specific meaning for the enterprising women who acquired them that remains important, not the fact that these legal 'moveables' were employed to measure a woman's worth.<sup>88</sup>

### 3.3 Coverture: the last bastion of patriarchal power

The fact that the 'ever-married' emerge from this study as having been more likely than the 'never married' to have engaged in independent enterprise and entrepreneurship in both urban and rural locations in the North East raises a question which has dominated women's history throughout the twentieth century: why did women marry when marriage, or to be precise, the law of coverture, was as great a constraint on their personal freedom as it was in patriarchal Britain?<sup>89</sup> This question lies at the heart of what is being contended here: that women were not as deprived of choices as standard history has contended.

The idea that eighteenth-century husbands *invariably* acquired their wives' property on marriage, or expected to, continues to be considered irrefutable, associated with the proprietorial aspects of marriage. Yet it is misleading to continue to infer that *all* eighteenth-century women, regardless of their social position, surrendered their property to their husbands, or that coverture invariably constrained women who lacked the means or the will to escape this dependent condition. If it was really the case that wives had no entitlement to their own wealth, we would be obliged to conclude that as many as 68% of enterprising urban

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84. DPR/I/1/1833/F8/1-3: Sarah Fish's will: 23 October 1832; probate: 1 June 1833; Miss Fish left £300 to five Newcastle's hospitals, including that for Poor Lying-in Women; Erickson, *Women and Property*, 19.

85. DPR/I/1/1799/S11/1-3: Elizabeth Snowdon's will: 13 March 1797; probate: 21 January 1799.

86. DPR/I/1/1832/C3/1-4: Isabella Carr's will: November 1831; probate: 27 August 1832.

87. DPR/I/1/1823/B18/1: Elizabeth Brown's will: 26 January 1813; probate: 19 August 1823.

88. Shepard & Spicksley, 'Worth, age and social status'.

89. Froide, *Never Married*; Erickson, *Women and Property*; A. L. Erickson, 'Coverture and capitalism', *History Workshop Journal*, 59, 1 (2005), 1-16.

women and 36% of extra-urban and rural women worked simply to make their husbands' wealthy, rather than because they wanted to work or were obliged to work out of economic necessity. Much of the evidence presented in this Chapter has shed new light on a key question posed in the Introduction: why did women whose family backgrounds, household incomes, and social status were such that they had choices, choose to work? Chapters Two and Three have both focussed on women who accepted that engaging in enterprise may have been an economic imperative but was, at the same time, an important opportunity to utilise their specialist skills. As a form of work, proprietorship was highly respectable; not only did it affirm female agency, it subtly undermined patriarchy, not least by rendering the law of coverture irrelevant.<sup>90</sup> Native North Easterners, noted for their independence of mind, tackled such irrelevancies in the same way they had grown accustomed to doing, that is, by tailoring the law, to suit their own circumstances. Marriage contracts were part of that strategy, designed to ensure that women's inheritances were protected. Having been employed by the aristocracy for a variety of purposes, marriage contracts became increasingly popular amongst the middling sort throughout the eighteenth century. They are not easy to find, however, which actually reinforces their importance, similar to that of deeds, leases, and enclosure awards, all documents that needed to be preserved to establish title. Table 3.3 contains a small sample of marriage contracts which demonstrate their increasing use by all sections of North Eastern society.

Name	Husband	Status	Source	Date
Aynesley, Alice*	Murray, Lord Charles	Aristocracy	NRO ZCE/E/2/3/1/1	1793 <sup>91</sup>
Brandling, Elizabeth*	Grey, Ralph William	Gentry	NRO 4978/A/1/1	1777
Gunn, Martha	Ridley, Richard	Gentry	NRO ZRI/24/33	1767 <sup>92</sup>
Marshall, Mary	Easterby, Anthony	Middling/Quaker	DPR/I/1/1814/1/E1/1-5	? <sup>93</sup>
Nesham, Mary	Goodchild, John	Middling	GB 0033 FEN	1766
Radcliffe, Elizabeth	Mascall, Francis	Middling/Gentry	GB 0033 ADD, MS1015	1788 <sup>94</sup>
Rochester, Elizabeth	Pinkney, Robert I	Middling	Gill, <i>Goldsmiths</i> (189)	1778
Rotherford, Elizabeth	Henzell, John	Middling/Quaker	NRO 4978/A/2	1726
Routh, Judith	Baker, George	Gentry	GB 0033 TUR/ 1958/188	1749
Watson, Dorothy	Potts, George	Middling/Quaker	NRO 4978/C/2/1	1776

**Table 3.3: Marriage contracts in the North East, 1726-1793 <sup>1</sup>**

90. Erickson, *Women and Property*; Phillips, *Women in Business*, 5 4.

91. NRO ZCE/E/2/3/1/1 (Carr-Ellison family of Hedgeley, Northumberland, 1572-2016): post-nuptial marriage contract; J. Debrett, *The Peerage of the United Kingdom*, 2 Volumes (London: J. Moyes, 1822), II, 676: the post-nuptial marriage contract between Alice Aynesley, of Littleharle, Northumberland, and Lord Charles Murray protected Alice Aynesley's inheritance from her great uncle, Gawen Aynesley's estate.

92. NRO ZRI/24/33 (Ridley, Blagdon, MSS, 1200-20<sup>th</sup> century): pre-nuptial marriage contract.

93. DPR/I/1/1814/1/E1/1-5: 'statement', undated, previous to Mary's Marshall's marriage.

94. GB 003 ADD, MS1015: 'deed of contract for the marriage of Francis Mascall of Eppleton and Elizabeth Radcliffe of Durham, with Francis Smales of Durham and Cuthbert Eden of Houghton-le-Spring as trustees, concerning the manor of Eppleton. Endorsed, 1830, by Mascall on the death of his wife' (20 November 1788).

Mary Marshall's marriage contract epitomised all that was beneficial about such contracts, most importantly, women's 'separate estates'.<sup>95</sup> Mary's contract survived attached to her will to show that she owned a business and property in the Close in Newcastle. The 'contract' itself reads differently from many others. Mary described it as a '*statement* previous to [her] marriage' rather than a contract. She was about to be married to the merchant and soap boiler, Anthony Easterby, a partner in the firm of Doubleday & Easterby, which also had premises in the Close.<sup>96</sup> Whilst it is not stated that Mary intended to remain in business, the statement had the same status in law as a contract: it ensured that the assets she brought into her marriage, which included £2,000 and her 'household furniture, Plate Linen [*sic*] and China', would remain hers until she died.<sup>97</sup> Subsequent *Trade Directories* show a Mary Easterby as a businesswoman, a milliner, haberdasher, hosier and perfumier, with premises in Pudding Chare. Whilst it is conceivable that this lady was a different female relative of Anthony Easterby's, and not Mary, his wife, the fact that this lady left a personal estate of around £5000 in her will makes it likely that she was Mary Easterby, née Marshall.<sup>98</sup> Mary Marshall's use of the word 'statement', instead of contract, suggests that Mary was a Quaker or was marrying into a Quaker family. The Doubledays, for example, were Quakers. Quaker marriage contracts are particularly interesting documents in the sense that it is possible to identify a whole business community from the signatures on a single contract legitimated at a Quaker Meeting. Quakers were renowned for being both enterprising and extremely honest in business at a time when business depended on a high degree of trust. They also held extremely enlightened beliefs about female enterprise, as did some other non-conformist religions.<sup>99</sup> Whilst some historians have lamented the fact that 'contractual relations' replaced bonds of friendship and trust between neighbours, it is clear from the above that legally binding contracts which protected women's interests and promoted female enterprise were also a form of insurance against uncertainty.<sup>100</sup> Whilst it is certainly possible to interpret marriage contracts in a negative light, as evidence of women's vulnerability in marriage, certain sources, such as husbands' descriptions of their wives, especially in men's wills and obituaries, testify to 'companionate' marriages.<sup>101</sup>

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95. Hunt, *Middling Sort*, 159.

96. DPR/I/1/1814/1/E1/1-5, 7: Mary Easterby's will, with her marriage statement (undated) appended; will: 2 May 1813; probate 14 January 1814.

97. *Ibid.*

98. *Ibid.*; Newcastle *Trade Directory*, 1790, 1795, 1801: no will has been found for Anthony Easterby.

99. Peart, 'Forgotten prophets'; Plant, 'Gender and the aristocracy of dissent'.

100. C. Muldrew, *The Economy of Obligation: The culture of credit and social relations in early modern England* (Basingstoke: Macmillan Press Ltd., 1998).

101. DPR/I/1/A3/1-2: William Ameers' will: 17 April 1771; probate: 1773.

Chapter Three has employed family papers, property deeds and leases, probate records, obituaries and women's own writing to explore women's conceptions of the rewards of proprietorship, which embraced many different forms of property, including, as demonstrated in Chapter Two, a business of one's own. Proprietorship has been contended here to have been important to women at all levels in society as a means of empowerment, one which Elizabeth Montagu, though privileged, considered herself denied.<sup>102</sup> The role that an inheritance, a dowry, or a gift played in stimulating enterprise and entrepreneurship was clearly crucial for women but arbitrary: Montagu's experience demonstrates how important enlightened fathers were in empowering their daughters. The Newcastle builder, Bartholomew Anderson, was clearly an enlightened father as far as his daughters were concerned, when compared with Elizabeth Montagu's father.<sup>103</sup>

Chapter Three has argued that the proprietorship of land and the rights it entailed were as important to women as they were to men in the eighteenth century, not simply because they were a source of income but because they enabled women to participate in an aspirational society which valued conviviality. Whilst the sporting potential of estates has not been examined in detail here, it is clear that this appealed to many wealthy women, especially those whose social calendars revolved around horse racing, horse riding and horse breeding. Judith Baker bred horses, as her father had done, and remodelled, re-landscaped and furnished her family home with the proceeds of her entrepreneurship.<sup>104</sup>

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102. Montagu, *Letters of Elizabeth Montagu*, I, 148-149: letter to the Duchess of Portland (1741); C. Churches, 'Women and property in early modern England: A case study', *Social History*, 23, 2 (May 1998), 165-180, 177; Goffee & Scase, *Entrepreneurship*, 8-9.

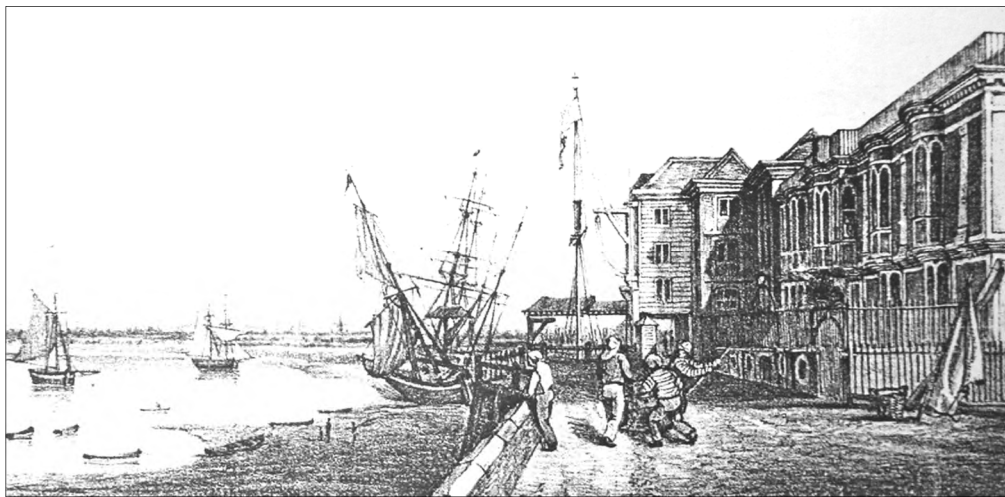
103. Apetrei, *Women, Feminism and Religion*; 15th Earl of Derby, 'Ireland and the Land Act', 474.

104. See [www.elemore.org.uk/etwinning/page7.html](http://www.elemore.org.uk/etwinning/page7.html); W. Hutchinson, *The History and Antiquities of the County Palatine of Durham*, 3 (Durham: F. Jollie, 1794), 156; J. L. Drury, 'The Baker-Baker portfolio of prints: Its contents and acquisition', *Durham County Local History Society Bulletin*, 56 (Durham: 1996); BBP/9/143, 10/60, 0/77a: vouchers (receipts) from Robert and John Shout and others for work at Elemore, amounting to £451 12s 6d (1749-1753).

## Chapter Four

### 4.1 Capitalising female enterprise

Having demonstrated in Chapter Three that the acquisition of legally protected property underpinned female enterprise and entrepreneurship throughout the North East, Chapter Four focuses on the subtle distinctions between enterprise and entrepreneurship. This Chapter also includes an analysis of women's wills and probate records as a means of distinguishing between Kay's 'survivalists', Berg's 'small capitalist producers' and Hafter's 'female masters', whose experiences of enterprise and entrepreneurship blurred the boundaries between men's work and women's work, waged work and self-employment, and the work of the 'ever-married' and the 'never married' in a predominantly patriarchal society.<sup>1</sup>



**Illustration 5: Theodosia Crowley's house, staithe and warehouse, Greenwich, London** <sup>2</sup>

The archetypal female capitalist master was an ambitious middle-aged woman who used her own money to establish an enterprise of her own, which then supported her, and her own household, and which had the potential to expand and/or diversify through entrepreneurship. Theodosia Crowley epitomised this 'sort' of woman, and whilst comparatively little is known about her life, work, and achievements, simply because she left no record in her own hand, she has occasionally been mentioned as having managed her family's enterprises, which included eighteenth-century Europe's largest engineering Company, for 54 years, when the company's principal manufactory was based in Winlaton on the Tyne.<sup>3</sup> Crowley became a widow in 1728 and managed her family's businesses in two separate periods, assisted by her daughters; they founded a dynasty of female masters not unlike the Darby women in

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1. Kay, *Female Entrepreneurship*; Berg, 'Small producer capitalism'; Hafter, 'Female masters'.

2. Source for Illustration 5: <https://www.greenwichheritage.org>.

3. Flinn, *Men of Iron*; O'Brien, 'An exceptional fiscal state'; Pollard, *Modern Management*, 142; Phillips, *Women in Business*, 1, 20, 120, 146-148, 154, 166, 201, 255, 261.



Coalbrookdale founded subsequently.<sup>4</sup> Theodosia brought her own capital, principally in the form of land, into her marriage to the third-generation industrialist, John Crowley, whose great-grandfather, Ambrose Crowley I, had established large-scale iron making in the North East in the late-seventeenth century.<sup>5</sup> Ambrose Crowley I's strict Quaker principles appear to have been diluted by the time Theodosia Crowley assumed control of the Company in 1728, when her husband, John Crowley died. The Company's reputation as Britain's largest manufacturer of iron, was nevertheless assured: the Crowleys had been supplying the armaments Britain required to achieve military supremacy for some time, and when Theodosia Crowley assumed control, Crowley's was the Navy's largest supplier.<sup>6</sup> This placed Theodosia Crowley in a uniquely strategically-important, position in Britain, a position she maintained whilst working from her London home.<sup>7</sup> The majority of Britain's large manufacturers were also based in London, in close proximity to the distributive rather than the manufacturing hubs of their enterprises because this gave them immediate access to information about conditions in their markets, many of which were, like Theodosia Crowley's, global rather than merely domestic.<sup>8</sup>

Despite the fact that Theodosia Crowley left no records of her entrepreneurship, it has been reported that she was a competent manager of the Crowley's family business for more than 50 years, assisted in the latter period by her daughters.<sup>9</sup> This was unusual for women, who faced one great obstacle that men did not in the eighteenth century, namely the ability to promote and/or defend their economic interests in parliament, which men were permitted to do.<sup>10</sup> Whilst it is impossible to be precise about the impact this had on female enterprise and entrepreneurship, it is plausible that enterprising and entrepreneurial women's exclusion from Britain's predominantly aristocratic parliament affected the contribution these women made to industrialisation.

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4. Thomas, *Coalbrookdale and the Darbys*; K. Howe, "“Female friends”: the Darby women of Coalbrookdale, 1744-1821" (PhD, Keele University, 2005).

5. Schumpeter, *Economic Development*; Schumpeter, *Capitalism*, 83, 131-2, 306-307.

6. Flinn, *Men of Iron*;

7. Ibid; see also: <http://eprints.lse.ac.uk/82411/O'Brien>, P. K., 'The contributions of warfare with revolutionary and Napoleonic France to the consolidation and progress of the British industrial revolution', Working Paper 150, LSE (27/11/17).

8. Church, 'The family firm in industrial capitalism'; Beachy, 'Business was a family affair'; Allen, *British Industrial Revolution*.

9. Flinn, *Men of Iron*, 85; Evans & Ryden, *Baltic Iron*.

10. Wiskin, 'Women, credit and finance', 143.

Historians of enterprise and entrepreneurship view access to capital as one of the decisive prerequisites for successful enterprise.<sup>11</sup> They also emphasise, however, how important the personal attributes of the enterprising were, that is women in need of capital and those willing to lend it, two sorts of capitalist women. It may be assumed that all of the women identified here accessed the capital they required to engage in enterprise at the time they required it because without it they could not have established an enterprise or carried it on. It was not essential, however, that all of the capital required should be provided by the owner of the enterprise. Schumpeter intimated that capitalists were not necessarily entrepreneurs and *vice versa*.<sup>12</sup> This confirms that it was *access* to capital that was vital: provided an enterprising woman was able to access the capital she required from others willing to invest in her enterprise, establishing and continuing to trade were not dependent on having great personal wealth. This was, of course, one of the facts historians of the first generation of industrialists emphasised when discussing the origins of the first generation of industrialists.<sup>13</sup>

Enterprising women required two different sorts of capital, a capital sum at start-up to purchase fixed assets, such as premises and stock, and 'working-capital' thereafter to meet their everyday needs. The actual amounts required depended on the nature, size and scale of the enterprise. A millinery business run from home could be established with less than £100, for example, whereas sinking a new coal mine involved thousands of pounds. Female enterprises have often been considered to have been smaller and less highly-capitalised than male enterprises for two reasons: firstly, because it has been assumed that women had less capital to invest in them, so they remained small, and secondly, because women were assumed to be less ambitious.<sup>14</sup>

Female capitalists have been contended here to have played an important part in Britain's industrial revolution: it has been noted that their money was often used, with and without their consent, to finance industrial development.<sup>15</sup> Yet describing these women as the equivalent of the 'self-made' man has often been misinterpreted to focus on difficult, aggressive, or unpleasantly litigious, women rather than on brave, assertive, empowered women. The highly-satirical English press propounded this view of women, particularly 'new-monied'

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11. Scase, *Entrepreneurial Middle Class*, 185-6, 191; Pollard, *Modern Management*, 31, 53, 151, 235; F. Crouzet, *The First Industrialists: The problem of origins* (Cambridge, UK: Cambridge University Press, 1985), 37; Rendall, *Women in an Industrialising Society*, 28.

12. Schumpeter, *Economic Development*, 66.

13. Crouzet, *First Industrialists*; Pollard, *Modern Management*; Honeyman, *Origins of Enterprise*.

14. Davidoff & Hall, *Family Fortunes*, 278, 315.

15. Crouzet, *First Industrialists*; Pollard, *Modern Management*, 151; Goffee & Scase, *Entrepreneurship*, 73; Luter, 'Archibald Cochrane'.

women, like Elizabeth Molesworth, the wife of an army captain, who exercised what she perceived as an equal right to 'dabble' with her own money in the most lucrative of investments in the 1720s, South Sea stock.<sup>16</sup> Mrs Molesworth confessed herself to be as 'greedy' for 'a taste of fortune', much as government ministers and their 'servants' were at this time.<sup>17</sup> Frivolous women and effeminate men became favourites of the press thereafter, satirical representations over-riding the important themes being discussed in novels, which appeared in the mid-eighteenth century. Many novels were authored by women and therefore presented a different view of women's attitudes to wealth; most importantly, wealth is clearly articulated to be a form of empowerment.<sup>18</sup>

It was not only Davidoff and Hall who contended that women's 'lack of property as capital' constrained their engagement with enterprise, which has been interpreted here to have underestimated the extent to which enterprise and entrepreneurship empowered women.<sup>19</sup> Two further misconceptions which also arisen from a historical gender bias have also been challenged here. The first misconception relates to women's attitudes to risk, the assumption being that women were more risk-averse than men.<sup>20</sup> The second misconception assumes that women lacked ambition compared with men. Neither of these assumptions have been found to have applied to the women identified here, yet it is apparent that they have cast a shadow over the historiography of women's work and that much more research is required to dispel such assumptions. In answer to the question, did women in the North East avoid engaging in risky ventures, it must be concluded that they did not, that were well-aware that all forms of enterprise involved risk and that success depended on how the risks involved in a particular enterprise were assessed and how responses to those risks were effected.

When considering the question of whether women consciously limited the size of their enterprises to ensure that their businesses survived, this study has revealed that they did, though not because they weren't able to compete with men but because their intention was to remain in business until they were obliged not to. The size of these women's enterprises was

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16. Wahrman, *Imagining the Middle Class*, 22, 29; C. Ingrassia, *Authorship, Commerce, and Gender in Early Eighteenth Century England: A culture of paper credit* (Cambridge, UK: Cambridge University Press, 1998), 17; A. London, *Women and Property in the Eighteenth-Century English Novel* (Cambridge, UK: Cambridge University Press, 1999).

17. L. Bellamy, *Commerce, Morality and the Eighteenth-Century Novel* (Cambridge, UK: Cambridge University Press, 1998).

18. E. Copeland, *Women Writing about Money: Women's fiction in England, 1790-1820* (Cambridge, UK: Cambridge University Press, 1995).

19. Davidoff & Hall, *Family Fortunes*, 278, 315; Wiskin, 'Businesswomen and financial management', 148; Phillips, *Women in Business*, 18, 155, 166; Kay, *Female Entrepreneurship*, 2, 6, 32.

20. Phillips, *Women in Business*; Aston, *Female Entrepreneurship*, 50.

related to longevity. Growth involved bearing a higher level of risk, it is reasonable to assume that those enterprises that expanded, diversified and/or sourced capital from a wider capital market or relocated to a more prestigious location, demonstrated a positive attitude to risk.

Having established that the sectors which grew most dramatically in the period studied here included the largest and most highly capitalised, namely merchanting, transportation and distribution, it is important to establish why expansion was so important for entrepreneurial women. In short, this is because large industries prove that women were no less risk-averse than men, as Francois Crouzet appreciated.<sup>21</sup> Most early industrialists invested 'modest' capital, typically less than a quarter of that required at start-up, which was predominantly invested in fixed assets (buildings and machinery); Crouzet estimated that 75% of the initial capital invested in these enterprises was 'working' capital, deployed in the day-to-day running of such businesses.<sup>22</sup> Phillips confirmed that this was the case for London businesswomen, but concluded that women insured 'smaller sums...of fixed capital' than men did.<sup>23</sup>

Crouzet's and Phillips' assessments of women's attitudes to risk, measured by their investment in fixed capital and the amount they insured their premises for, facilitate a deeper assessment of the extent to which some enterprises, such as small manufacturing workshops, which were more ubiquitous than large factories, were able to be maintained, as Crouzet intimated, by ploughed-back profits in the early industrial period.<sup>24</sup> Cameron endorsed this conclusion by citing the extremely small proportion of profits (5%) which were habitually taken out of businesses by proprietors who lived within their means.<sup>25</sup> This suggests that the profits of small- to medium-sized enterprises needed only to remain steady relative to the cost of living to provide a comfortable level of support for the proprietor; less than £50/year was considered minimal, whilst £200/year was considered comfortable, particularly where women ran their own businesses from their family homes, which, according to Phillips, was unusual in London.<sup>26</sup> This seems to have been the norm in the North East, both in towns and beyond

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21. Crouzet, *First Industrialists*, 5, 7, 9; J. Hoppit, *Risk and Failure in English Business 1700-1800* (Cambridge, UK: University Press, 2002); H. J. Paul, 'Risks and overseas trade: the way in which risks were perceived and managed in the early modern period' (Conference Paper, *Economic History Society Conference*, April 2007).

22. Crouzet, *First Industrialists*; Lydall, *Entrepreneurial Factor*, 78.

23. Phillips, *Women in Business*, 18, 155, 166.

24. Crouzet, *First Industrialists*, 5, 7, 9.

25. Cameron, *Banking*, 39; Pollard, *Modern Management*, 151.

26. Phillips, *Women in Business*, 162, 172; see [www.birmingham.gov.uk](http://www.birmingham.gov.uk) (22/5/16): 'trade directories show only the owner of the business, or the head of the household...people renting rather than owning a property were not usually listed'.

them, and also, apparently, in Birmingham, which now appears similar to Newcastle and Gateshead in terms of the level, though not the nature, of female enterprise.

Home-based enterprises have always been considered more cost-effective than businesses requiring investment in specialist premises; their overheads were low, an important consideration for traditional female sector enterprise. As Collyer asserted, these domestic concerns, including millinery, accommodation, food manufacturing and small-scale metal-smithing (the work of gold-beaters rather than goldsmiths) could be established with minimal capital, £50-100 perhaps at start-up, which covers approximately 36% of the businesses shown in Appendix A and 24% of those shown in Appendix B (50% overall).<sup>27</sup> Businesses requiring more than £10 included glaziers, glovers, hatters and saddlers, still modestly-capitalised compared with grocers and chemists, who required more than £500 to set-up, whilst wholesalers, including linen drapers and haberdashers, had to find around £1,000.<sup>28</sup> Whilst Collyer's *Guide to Trades*, published in 1761, focused on the cost of establishing a business in London, it also estimated the likely profits of those businesses, presenting an approximate correlation between higher profits and a higher degree of risk.<sup>29</sup> Perhaps unsurprisingly, women took advantage of the situation Collyer described, becoming rather more innovative than was the norm.<sup>30</sup> Whilst it is not possible to determine exactly how many female enterprises in Newcastle and Gateshead relied solely on ploughed-back profits and frugal living to maintain their enterprises, it is possible to match the data gathered here on longevity of women's businesses with Collyer's estimates of their likely profitability to calculate the value of those businesses, excluding the effects of such variables as increases in costs of raw materials, transportation, taxes and unexpected financial instability or circumstances in which consumption began to exceed income. Pollard, however, remained sceptical about the value of such estimates' he doubted that the size and scale of these enterprises had a major impact on industrialisation.<sup>31</sup> Nevertheless, this conclusion can be tested in a different way for the North East.

#### **4.2 Survivalists, small producers and female masters**

Blanchflower and Oswald's data on the significance of an unexpected gift of capital for women who did not expect it has been noted here to have encouraged women with modest

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27. Collyer, *Guide to Trades*, 152-154.

28. Ibid., 125, 152-3, 156, 162, 182; see [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £1,000 = £100,000 today.

29. Collyer, *Guide to Trades*.

30. Kay, *Female Entrepreneurship*, 16; Berg, 'Small producer capitalism', 17; Hafter, 'Female masters', 6.

31. Pollard, *Modern Management*, 151; Kay, *Female Entrepreneurship*, 1, 18, 65.

amounts of capital to engage with enterprise and entrepreneurship.<sup>32</sup> The evidence presented here, for instance, contains numerous examples of this, including Margery Ameers and Jane Thompson, who opted to carry their family businesses on, in Jane Thompson's case, initially reluctantly. The baker, Richard Anderson, who made a will in which he assumed that his wife was reluctant to carry his business on, recommended that all the tools of his trade should be sold to provide his wife with 'ready money'; Mrs Anderson decided otherwise and acquired the bakery business quite promptly, becoming a master baker in her own right.<sup>33</sup>

The Anderson's story illustrates how useful it can be to find both a wife's and a husband's will in the archives. It is also useful, however, to refer to men's wills and probate evidence when studying female enterprise, even when their wives or widows did not leave a will, and, of course, *vice versa*, since important details are revealed when this is done. Tables 4.1, 4.2 and 4.3, derived from data contained in Appendices D, E and F, are based on such analyses, which have been used to construct a typology of capitalist women in North Eastern society according to their wealth at death. Whilst all of the 32 women shown in Appendices D and E were wealthier than the average in the eighteenth century, the great majority dying intestate, it is apparent that there were several different tiers of capitalist women in this region.<sup>34</sup> Table 4.1 lists the least wealthy of the female capitalists identified in this study, three of whom left less than £20 at death. Given that wealth totalling £5 was required to make a will, these women did not bequeath a great deal to their families.<sup>35</sup> They were the equivalent of Kay's survivalists, or John Benson's entrepreneurial 'penny capitalists', who mined the margins of waged- and/or self-employment.<sup>36</sup> In the tier above the penny capitalists were the equivalent of Berg's 'small producers', whose wealth ranged from less than £100 to £200.<sup>37</sup> These women, described here as 'middling' masters, and shown in Table 4.2, were much wealthier than penny capitalists, five times wealthier, in fact.<sup>38</sup> Also striking is the fact that 43% of them were spinsters, as 40% of penny capitalists were.

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32. Blanchflower & Oswald, 'What makes an entrepreneur', 26-28.

33. DPR/I/1/1795/A7: Richard Anderson's will: will: 19 June 1795; probate: 1 July 1795.

34. Shepard & Spicksley, 'Worth, age and social status', 495-498.

35. [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £20 = £2,000 today.

36. Kay, *Female Entrepreneurship*; J. Benson, *The Penny Capitalists: A study of nineteenth-century working-class entrepreneurs* (Dublin: Gill & Macmillan, 1983); J. Benson, 'Penny capitalism: A task for the local historian', *Local Historian*, 17, 4 (November 1986), 226-232.

37. Berg, 'Small producer capitalism'.

38. See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £10,000-20,000 today.

No.	Status	Surname	Forename	Final Estate (£)	Occupation; assets; beneficiaries	Date
1	Miss	Watson	Mary	Less than 20	Publican; real estate; to female friends	1798
2	Mrs	Snowdon	Elizabeth	Less than 20	Publican; cash; to female friend	1799
3	Mrs	Brown	Elizabeth	20	Shipowner; goods; to daughter and son	1823
4	Mrs	Scotland	Sarah	Less than 39	Pall and cloak-maker; real estate, bonds, legacies; to daughter	1814
5	Miss	Fettis	Elizabeth	60	Confectioner, tea dealer (intestate)	1783
<b>Total value of estates (rounded up)</b>				<b>159</b>		
<b>Average individual value</b>				<b>32</b>		

**Table 4.1: The North East's survivalists, 1783-1823** <sup>39</sup>

No.	Status	Surname	Forename	Final Estate (£)	Occupation; assets; beneficiaries	Date
1	Miss	Turnbull X	Susannah	Less than 100	Independent means; legacies, goods; to nephew and other women	1793
2	Miss	Allen	Mary	150	Innkeeper (intestate)	1782
3	Mrs	Gale	Margaret	Less than 200	Tallow chandler; goods, cash; to son and sister	1805
4	Mrs	Wilson	Elizabeth	Less than 200	Proprietor of real estate; to son and daughter-in-law	1811
5	Miss	Sarah	Wilson	200	Coffee House proprietor	1801
<b>Total value of estates</b>				<b>850</b>		
<b>Average individual value</b>				<b>170</b>		

**Table 4.2: The North East's small producers, 1782-1811** <sup>40</sup>

Whilst Tables 4.1 and 4.2 suggest that small producers left much larger final estates than survivalists, both bequeathed an unusual diversity of assets, including real estate. Survivalists actually bequeathed more valuable forms of property than small producers did. Sarah Scotland and Elizabeth Wilson were both widows of cloggers in Castle Garth and Castle Yard, Newcastle, which were not the most salubrious of Newcastle's enterprising enclaves, but they were hives of industry for Scottish artisans.<sup>41</sup> Mrs Scotland and Mrs Wilson distinguished themselves by becoming landladies in this close-knit community; though these women were very different from each other, the former ambitious but the latter reluctant to 'undergo the fatigue' of collecting the rents due to her, regardless of the fact that these were rising at an unprecedented rate, both acquired wealth and status through enterprise.<sup>42</sup>

39. Source for Table 4.1: DPR/I; the Table shows final estates rather than estimated estates, final estates customarily being double estimated estates, the former representing what was required on bond to commence the probate process.

40. Source for Table 4.2: DPR/I.

41. DPR/I/1/1814/S2/1-3: Sarah Scotland's will: 22 October 1792; probate: 11 April 1814; DPR/I/1/1811/W14/1-2: Elizabeth Wilson's will: 16 January 1790; probate: 29 October 1811.

42. DPR/I/1/1811/W14/1-2: Elizabeth Wilson's will: 16 January 1790; probate: 29 October 1811..

No.	Status	Surname	Forename	Final Estate (£)	Trade, assets and beneficiaries	Date
1	Miss	Fenton	Elizabeth	250	Pall and cloak maker, hardware and furniture broker (intestate)	1789
2	Miss	Todd	Susanna	Less than 300	Perfumier; cash, investment dividends; to other women	1790
3	Mrs	Nicholson	Ann	300	Publican (intestate)	1808
4	Mrs	Lawson X	Ann	300	Edge-tool manufacturer; real estate, investments and trust to daughter	1805
5	Miss	Brown	Elizabeth	Less than 450	Shipowner; ship(s) to sister	1839
6	Miss	Burnett	Ann	Less than 450	Publican; intestate	1817
7	Mrs	Tewart	Margaret	Less than 450	Partner, milliners; real estate, legacy, cash; to daughter, grandson and granddaughters	1837
8	Miss	Heron	Mary	Less than 600	Schoolmistress; legacies, cash, goods	1844
9	Miss	Rutherford	Mary	Less than 600	Publican' goods; sister, nephew	1794
10	Mrs	Snaith	Margaret	Less than 600	Grocer, slopseller; investments, goods; son, granddaughters, nieces	1798
11	Miss	Fish	Sarah	600	Linen draper; real estate, cash, legacies, charity	1833
12	Miss	Gatis	Margaret	600	Cook; investments, cash, good, charity	1801
<b>Total value of estates</b>				<b>5,500</b>		
<b>Average individual value</b>				<b>458</b>		

**Table 4.3: The North East's female masters, 1789-1839** <sup>43</sup>

The other discernible difference between these two women was in the debts they left: Sarah Scotland's estate was estimated at £200 and Elizabeth Wilson's at £400 before the probate process commenced, but after their debts were cleared, Mrs Scotland's estate was found to amount to less than £39, whilst Mrs Wilson's estate was valued at 'less than £200'. Mrs Scotland's indebtedness, the outcome of entrepreneurship, can be interpreted as having compromised her status as a female master, but for fact that Elizabeth Wilson was clearly a reluctant capitalist. Distinguishing between types of female capitalists according to their wealth at death has proved problematic in a number of respects, not least because of the absence of real estate from most wills and probate records, which has been mentioned previously as contributing to a significant underestimation of women's wealth. Wills, however, reveal that the components of that wealth were largely the same: both penny capitalists and middling masters adopted the same capital accumulation strategies as the female masters shown in Table 4.3, those assets representing a diverse business portfolio.<sup>44</sup> Tables 4.1, 4.2 and 4.3 intimate that there were more wealthier female masters than either penny capitalists or middling masters in the North East, where female masters are defined as those whose wealth at death ranged from £250-600.<sup>45</sup> What is particularly surprising about the female masters listed in Table 4.3 is that 67% of them were spinsters, whose wealth-holding revises the percentages shown in Tables 4.1

43. Source for Table 4.3: DPR/I.

44. Kay, *Female Entrepreneurship*, 16.

45 See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £250-600 = £25,000-60,000 today.



and 4.2 in such a way as to challenge what Froide and others contended about single dependent women.<sup>46</sup> Table 4.3 also suggests that spinsters left larger estates than wives and widows, which is plausible simply because they did not have children to provide for but less plausible given the extent to which the never married were relied upon to support their parents and siblings.

The milliner, Margaret Tewart, emerges from Table 4.3 as one of the most entrepreneurial of female masters in the North East. She did not rely solely on ploughing back the profits of her business to enjoy a modestly comfortable life: she was concerned instead with the longevity of her business. Both *Trade Directory* evidence and Mrs Tewart's will shows her working to expand her business, initially, by taking apprentices (each paying a premium of *circa* £25-50) and, subsequently, by forming a partnership with others, trading first as Tewart & Featherstone between 1790-1801 and then as E. & A. Featherstone from 1801.<sup>47</sup> It is not clear from Mrs Tewart's will whether the Featherstones were related to her by marriage. What is clear is that Mrs Tewart was neither risk-averse or lacking in ambition. Her business enabled her to own a house in Newcastle's Albion Place and bequeath legacies and cash to female family members; also, the business she established in Pilgrim Street, Newcastle, continued to trade after she died.<sup>48</sup>

There appears to have been no shortage of opportunities for ambitious women in the industrialising North East; those opportunities were advertised in the *Newcastle Courant* every Saturday in the period studied here. In the winter of 1794, for example, the *Newcastle Courant* advertised 'a flint mill' in Sedgefield, a share in the 'good brig *Happy Return*', moored in North Shields, a 'Cock's pit' in Westgate, Newcastle, and a raff- or lumber-merchant's land and stock in Gateshead, all potential investments for entrepreneurs.<sup>49</sup> A great deal of local knowledge was required to assess the potential of investing in concerns such as these. The capitalisation of many of the large industries mentioned here was not usually a single individual's responsibility; investing in a 'river frontage of 86ft for manufacturing, wharfing, etc.' was usually made by a partnership or a group of business men and women owning/managing associated enterprises.<sup>50</sup> Such knowledge was also required by private investors, who advertised for 'sleeping partners' 'who [could] advance from seven hundred to a thousand pounds in an established Manufactory,

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46. Froide, *Never Married*; Hufton, 'Women without men'.

47. *Newcastle Courant*, 20 June 1789.

48. DPR/I/1/1827/T6/1-3: Margaret Tewart's will: 9 July 1822; probate: 23 January 1837; Pollard, *Modern Management*, 151.

49. *Newcastle Courant* (4 January 1794/22 March 1794).

50. *Newcastle Courant* (29 March 1794).

in which there are already two Partners [offering] a return of more than 20%'.<sup>51</sup> Assessing the risks involved in these sorts of enterprises confirms the intricacies involved in distinguishing between enterprise and entrepreneurship.

North Eastern women who owned and were actively involved in coal mining may be assumed to have chosen to engage in one of the riskiest of industries. This 'fighting trade' attracted several formidable women, such as Lady Bowes and Lady Clavering in the early eighteenth-century and Elizabeth Montagu and Miss Davison later.<sup>52</sup> These women were not small capitalists. They were prominent female masters, whose involvement in the coal industry was regarded as equal to men's, according to coal viewers' *View Books*.<sup>53</sup>

No.	Name	Colliery	Dates	Others involved	Ref.
1	Baker, Mrs Judith (widowed 1774)	Baker's Main, West Denton, Stella (?), Biddick	1774/5-1784	George Baker, Ralph Jackson, George Dodds senior/junior	1
2	Bowes, Mrs	North Banks, Gibside, Marley Hill	circa 1765	John Barras, Anthony Leaton	2/4
3	Carrick, Mrs Margaret	Birtley, Low Main	1759-60	Thomas Stokoe, Thomas Humble	2
4	Crowley, Lady Theodosia (widowed, 1728)	Capheaton (?), Axwell, Garesfield (?), Ash Tree Pit (Winlaton)	1728-82	Swinburnes (Capheaton), Claverings (Axwell Park)	3
5	Davison, Miss	North Biddick	1772	John Legg, Edward Smith, Richard Laws, John Watson	2
6	Hymers, Mrs	Killingworth Moor, Willington	1762	John Watson	2
7	Montagu, Mrs Elizabeth (widowed 1775)	Benwell (?), Jarrow, East Denton	1758-89	Ralph Allison, Christopher Bedlington, William Brown, George Johnson, William Surtees	2
8	Pulleine, Winifred, Mrs	King's Pit, Bowes	1773	John Watson	2
9	Shafto, Miss	Benwell, Chester-le-Street	1763-84	Robert Shafto, William Surtees, William Archdeacon	2
10	Shaw, Barbara	Great Usworth	1760-80?	William Russell	2
11	Simpson, Miss Jane	Pontop (Bushblades)	1754-1778	Miss Lee; George Silvertop & Partners; Benjamin Hodgson	2/5
12	Swinburn, Mrs	Pontop	1778	Mr Smith, Mr Witham, Thomas Shafto, Lord Cardiff	2
13	Thornton, Ann	Crawcrook	?	Margaret Bowes, Mrs Croft	2
14	Thoroton, Mrs	Harraton, Cowpen	1778-1800	Sir John Thoroton (son), John Watson, William Brown	2
15	Witham, Mrs S	Collierly	1778	Mr Smith	2
16	Windsor, Lady Alice	Pontop, Tanfield, Lanchester, Newcastle	1758-73	John Simpson, Thomas Maddison, Walter Smith	2

**Table 4.4: Women associated with the coal industry before 1780** <sup>54</sup>

51. *Newcastle Courant* (18 January 1794); Wiskin, 'Businesswomen and financial management', 145-6.

52. Anti-Monopolist, *Remarks on the current state of the Coal Industry* (London: Smith, Elder & Co; Newcastle: E. & T. Bruce, 1843), 35.

53. NEIMME/Peck: Richard Peck's *View Book*, I (1728-1735).

54. Sources for Table 4.4: 1: *Baker-Baker Papers*; 2: NEIMME/Wat: John Watson's *Colliery View Book*; 3: NRO 322/Box 42/11/1 (Swinburne-Capheaton Estate Records); 4: DRO/D/St/B1/2/62 (John Barras' *Account*

The period from 1728 to 1735 was well-documented in Richard Peck's *View Book*; by 1780, many more collieries were in female ownership, such as Benwell, Bushblades, Gibside, Hartley, and West Denton.<sup>55</sup> It was then that a distinct change in the social status of coal owners occurred, which was also the period in which England's demand for coal began decisively to outstrip supply. By this time, many older collieries had become exhausted and the costs of boring, sinking and working mines in more difficult and distant terrain had risen to new heights.<sup>56</sup> Coal mining had always been dependent on new technologies; in 1780 it became dependent on a new sort of capitalist entrepreneur. Table 4.4 lists 16 women who were identified in John Watson's *Colliery View Book* as having been actively involved in the 26 collieries shown between 1728 and 1800.<sup>57</sup> Whilst only two titled women feature in this Table, other evidence indicates that several more women were involved, women, for example, in the Clavering and Lambton families: the simplifying of the sources of evidence on which Table 4.4 is based accounts for these omissions. Table 4.4 presents a wider view of female coal ownership, a detailed example having been shown earlier, relating to Miss Davison's costs of winning North Biddick's Engine Pit in 1783; have been referred to earlier as being in the region of £12,500.<sup>58</sup> When compared with the cost of making Killingworth colliery viable in 1800, the cost of sinking North Biddick's Engine Pit appears relatively small.<sup>59</sup> Killingworth had been in production since the mid-eighteenth century; however, as in the case of North Biddick, it was surveyed again in 1800 and estimates were prepared to sink a new mine there.<sup>60</sup> In the 17 years between the sinking of the two mines, the costs of sinking such mines had increased from £12,500 to £100,000.<sup>61</sup>

Table 4.5 suggests a significant shift occurred in the ratio of elite to middling women investing in coal production pre- and post-1780. A comparison between Tables 4.4 and 4.5 also suggests that a new type of investor may have impacted on the coal industry *circa* 1780, coinciding with a dramatic increase in the costs of winning new mines.<sup>62</sup> The fact that Table 4.5 contains several 'new' female investors in coal after 1780 can be interpreted as an indication that coal production had been democratised by the end of the eighteenth century.

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*Book*, 1730-1764) and DRO/St/B1/2/85-87 (Anthony Leaton's *Fire Coal Book*); 5: NRO 3410/BUD/35: Bushblades Colliery Accounts (1780-1790).

55. Ibid.

56. Nef, 'Industrial revolution reconsidered', 3.

57. NEIMME/Wat/2/11/107: John Watson's *Colliery View Book*.

58. NEIMME/Wat/2/11/46: John Watson's *Colliery View Book*.

59. Ibid.

60. Hughes, *Lead, Land and Coal*, 121: see [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £10,000,000 today.

61. Ibid.

62. Hodgson, 'Coalmining, population and enclosure', 107.

Had it not been, there would have been much less female enterprise than is shown in Table 4.5. Despite the fact that several new female coal owners were related to male relatives with expertise in the coal industry, as in the case of Miss Johnson, Miss Simpson, Miss Lodge and the Misses Smith, this should not suggest that women were ineffective managers of such enterprises.

No.	Name	Colliery	Dates	Others involved	Ref.
1	Atkinson, Mrs Isabella (née Stodart)	Heaton, Spanish Closes	1799	George Atkinson	1
2	Bowes, Margaret	Crawcrook	1794	Ann Thornton, Mrs Croft	1
3	Beaumont, Mrs Diana	Capheaton, Blaydon	1779-94	John Erasmus Blackett, Rogers, John Westgarth, Henry Richmond, Mark Skelton	2
4/5	Colpitts, Misses & Co.	Northwood/ Carter-thorn (Streatlam)	1796-1800	Thomas and/or George Colpitts, John Watson	1
6	Croft, Mrs Elizabeth	Crawcrook	1794	Rev'd Robert Croft, Ann Thornton, Margaret Bowes	1
7	Durford, Ann (dec'd)	Heaton, Spanish Closes	1791	William Casson, Messrs Pulleine, Row & King, John Watson, Johnson, Row & Co.	1
8	Ellison, Hannah	Gateshead Fell, Gateshead Park	1775-91	Henry Ellison, Ralph Carr, George Johnson	1
9	Garland, Mrs	Whitehall Estates, Chester-le-Street	1801	Shafto, John Watson	1
10	Ibbetson, Mrs Grace (née Ord)	Jarrow, St Anthony's	1792-1801	William Hargrave, Henry Ibbetson, Mary Ibbetson, Simon Temple, John Watson	1
11	Johnson, Miss Dorothy	Netherton, Choppington	1800-06	Robert Atkinson, Robert Gibson, Earl of Carlisle, John Cleaver, Matthew Potts, Robert Gibson	1
12	Lambton, Mary	Biddick	1781		4
13	Lodge, Miss Dorothy	Butterknowle, Thornley, Lynesack, Creweburne	1780-1802	Mary Loraine, John Watson, Robert Lodge	1, 3
14	Lyons, Mrs	Walker	1796	John Watson	1, 5
15/16	Smith, Misses	Hartley Main	1799-1808	Johnson, Row & Smith, Henry Pulleine	1
17	Thompson, Hannah	Choppington	1787-1802	John Watson	1
18	Wanley, Margaret	Cowpen	1796-1800	John Watson, Robert Croft, Sir M W Ridley	1

**Table 4.5: Women associated with the coal industry after 1780** <sup>63</sup>

But for a lack of information about the ancestry of some women, it is plausible that as many as 14 middling women (41%) became female masters in an industry which not long before was dominated by aristocratic women like Lady Theodosia Crowley, whose coal ownership

63. Sources for Table 4.5: 1: NEIMME/Wat/2, 3, 4; 2: Hughes, *Lead, Land and Coal*; 3: *Newcastle Courant*: sale of pit (13 June 1789); 4: *Bailey's Northern Directory* (1781); 5: DCD/K/LP5/202 (19 November 1796).

dated from the time she took over from her husband, John, who died in 1728. Delving further back into the ancestry of the new breed of female coalmasters, reveals some similarities between them and the artisanal women identified in Chapter Two, who carried a guild trade on *by association* rather than a formal apprenticeship. The Misses Simpson named in Table 4.5 were related to the coal viewer, John Simpson, whose two sons followed him in his profession. Isabella Atkinson and Dorothy Johnson were also related to the coal viewers, George Atkinson and George Johnson, the latter one of Elizabeth Montagu's colliery advisors. The Misses Smith may also have been related to the attorneys, Johnson, Row and Smith, and the Misses Colpitts related to male relatives involved with the Bowes' collieries or Diana Beaumont's lead mines.<sup>64</sup> All of these middling women occupied roles hitherto occupied and defined by aristocratic female owners. The question is: did they also share the same aspirations as Diana Beaumont, for whom the ownership of lead and coal translated into a vicarious form of political influence expressed in her ambition to secure a parliamentary seat for her son?<sup>65</sup>

John Watson's *Journal* gives a genuinely impartial insight into the lives of coal owning women. It also identifies female landowners, large and small, especially the bishoprick of County Durham's tenants, who have been mentioned previously as the equivalent of freeholders in that County. Not much is known about Ann Durford's coal interests, except that they were connected with one of the largest of the region's collieries, Heaton, where a different set of customs applied to resolve colliery disputes, such as Ann Durford's 'right' to compensation for her 'drowned wastes'.<sup>66</sup> What can be surmised is that, as coal mining extended, many more women with property rights were obliged to be involved in industrialisation. The expansion of the coal industry, shown in Map 1, affected many villages in the region: those that did not see horse gins, pumping engines and pit wheels at work, witnessed fierce battles between rival wagonway owners.<sup>67</sup> John Watson's *Colliery View Book* names these women, who had invested in the small parcels of land mentioned earlier in County Durham. The expansion of an overland infrastructure based on the creation of wagonways brought these small proprietors into direct contact with large scale capitalism and coal owners determined to find the most cost-effective way of accessing a navigable river to off-set the rising costs involved in sinking new mines.

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64. Dunn, *Historical, Geographical and Descriptive View of the Coal Trade*, 147.

65. Ibid.

66. NEIMME/Wat/2/8/216, 3/54, 3/55, 2/8/189: John Watson's *Colliery View Book*; Hodgson, 'Coalmining, population and enclosure', 100-101, fns. 100, 129.

67. Hughes, *North Country Life*, 17.

Table 4.6 shows a small sample of the women identified in John Watson's *Colliery View Book* not as coal owners but as landowners who experienced the impact of mining from that perspective. Sarah and Jane Emmerson, who lived in London's Bedford Row, were technically 'absentee' landowners, but were required, nevertheless, to approve local proposals for a wagonway to traverse their land, which they did, possibly with alacrity, given that wayleave rights were one of the most profitable of incomes for landowners.<sup>68</sup> The Emmersons' derived part of their income from their ownership of land in the vicinity of the Collierly and Tanfield collieries, so when those mines proposed constructing a wagonway that was to become one of the longest and most complex of infrastructural projects undertaken in the region in the early-eighteenth century, the Emmersons' income was increased. Not all of the investors involved in creating the necessary infrastructure to support industrialisation were wealthy, though the Emmersons clearly were.<sup>69</sup>

No.	Name	Colliery involved	Dates	Nature of involvement	Ref.
1	Emmerson, Sarah	Collierly/Tanfield	1754-8	Wayleaves	a
2	Emmerson, Jane	Collierly/Tanfield	1754-8	Wayleaves	a
3	Hudson, Mrs M.	Walbottle Moor	1770	Supplying horses/wagons	b
4	Richardson, Mrs	Walbottle Moor	1770	Supplying horses/wagons	b
3	Robson, Sarah	East Sleekburn	1764-1801	Enclosure/mining	b
6	Selby, Ann	East Sleekburn	1764-1801	Enclosure/mining	b
7	Sutherland, Elizabeth	East Sleekburn	1764-1801	Enclosure/mining	b
8	Wensley, Mrs	Tanfield Moor (High Ewhurst)	1789	Claim: mining damages	b

**Table 4.6: Women with property interests related to the coal industry**<sup>70</sup>

Some of the women listed in Table 4.6 may have been the same 'penny capitalists' whose vegetable gardens, privies or pig styes were demolished to be replaced by iron clad rails. It is therefore the fact that these women were confronted, perhaps for the first time in their lives, with the absolute power of capitalism, that determined their responses to it and, at the same time, dictated that their interests were not merely peripheral but instrumental in a wider debate about the nature of female enterprise in industrialisation.<sup>71</sup>

68. NEIMME/Wat/1/45, 1/129: John Watson's *Colliery View Book* (16 March 1754; 1 December 1758); see [www.mining.institute.org.uk](http://www.mining.institute.org.uk) (accessed 16/10/12); Casson, 'Women's landownership', Chapter 8; Capern, 'Women, land and family'.

69. McDonagh, *Elite Women*, 3-5.

70. Source for Table 4.5: a. [www.mining.institute.org.uk](http://www.mining.institute.org.uk) (accessed 2/4/2014); b. NEIMME/Wat/2/13, 3/2: John Watson's *Colliery View Book*.

71. NEIMME/Wat/3/29: John Watson's *Journal*.

### 4.3 The rewards of enterprise

Tables 4.4, 4.5 and 4.6 identify several of the wealthiest North Eastern female masters, whose reputation for living lavish lifestyles has been examined in detail whilst their enterprise has not. Where the two have been associated, attention has focused on the extent to which those lifestyles swallowed the profits of enterprise, enabling the rich to become richer and the rest to make a living by catering for them. This is, of course, a highly simplistic, but persistent, view of the relationship between wealth and class, but it reintroduces a question posed earlier, namely, what were the rewards of enterprise for women? Were they exclusively focussed on higher levels of consumption, the preservation of homes and estates, the preservation of family wealth, or much more practical purposes, including transport, travel and socialising?<sup>72</sup>

Period	Credits			Debits		
April – December 1769	£5,425	14s	10d	£5,162	2s	9d
February – April 1771	£7,191	5s	7d	£6,527	1s	8½d
May – December 1774	£7,568	10s	7d	£7,159	18s	3d
December 1774 – January 1775	£9,368	8s	3½d	£9,095	9s	0d
April – June 1775	£9,958	17s	8d	£,9922	3s	8d
<b>Totals</b>	<b>£39,208</b>	<b>16s</b>	<b>11½d</b>	<b>£37,886</b>	<b>15s</b>	<b>4½d</b>

**Table 4.7: Lady Riddell's income and expenditure, April 1769 – June 1775**<sup>73</sup>

Table 4.7 shows just one example of what an aristocratic woman's, Lady Riddell's, budget entailed. It is clear from Lady Riddell's balance sheet that although she was a wealthy woman, the costs of maintaining her expensive lifestyle when she was widowed in 1768 were a source of concern. What distinguished Lady Riddell's income from other enterprising women was that she derived that income from investments in a variety of assets, including long annuities, which brought in £30/year, interest on £300 invested at 3%/year and on £750 at 4%. Lady Riddell also recorded that she received half-yearly interest of £11 5s 0d from the bank of Hyndman of Lancaster, who paid dividends to account holders (another deposit of £545 yielded £34 10s 0d in interest).<sup>74</sup> An additional bonus in speculative times was that all of these investments were considered secure unless the banks in which her fortunes were tied up went bankrupt. Lady Riddell's diligence in keeping her own record of her income and expenditure conforms to the Christian precept that the first duty of a widow/executrix was to pay her husband's outstanding debts, firstly with regular suppliers of goods and services and then the expenses of Sir John Riddell's funeral, which amounted to £72 1s 0d.<sup>75</sup> Having

72. Stobart, 'Gentlemen and shopkeepers', 889-890.

73. Source for Table 4.7: NRO/ZRW/61: Lady Riddell's *Account Book* (18 April 1768).

74. Ibid.

75. Ibid: this included apes' (sic) milk, which was probably ass's or a newly-calved donkey's milk, used to treat consumption and smallpox.

settled those debts and paid for a burial befitting his station in life, Lady Riddell's attention was focussed on her own income, the balance sheet showing that she could expect to receive £1,322 1s 7d annually for the next five years, if interest rates, prices and her own financial needs remained stable.<sup>76</sup> Table 4.7 indicates that Lady Riddell could only survive in her present circumstances if she implemented some economies; a deficit of £2,000 annually implied that more valuable family assets would eventually have to be sold, in precarious times, at a loss.

Interestingly, Lady Riddell's housekeeper's accounts reveal something about those who enabled her to survive on a reduced income, perhaps by becoming more enterprising, as the farmer's wife, Jane Swan, was; she was paid separately for her salt butter whilst her husband, William Swan, supplied the Riddells with unsalted butter, milk and cream.<sup>77</sup> Information such as that about Jane Swan has been of more than incidental interest in the course of this study, not least because it is useful to compare enterprising women's expenses with their servants'. These comparisons indicate that the time may yet come when a new insight can be gained into the incomes of enterprising plebeian women. Details such as this reveal a great deal about relationships between different social groups in eighteenth-century society, both of whom depended on each other to a much greater extent than mainstream history has hitherto contended.<sup>78</sup>

It has been observed that Berg has done much to change historians' opinions about the role that waged women, and children, played in industrialisation, particularly in the transition from domestic workshop production to the first factories.<sup>79</sup> Berg identified this sort of intermediate enterprise as 'small producer capitalism', one which also applies to some of the women identified in this study. Berg established a set of values (using evidence from insurance valuations) to determine the size and capitalisation requirements of small masters' enterprises in the West Midlands: those known values have been applied here to the North East's small masters. Berg worked on the assumption that small metal manufacturers in the West Midlands' typically insured their business premises for twice the value of the business, so that a business worth £500 would be insured for £1,000; also that expanding such an enterprise was customarily achieved by purchasing or leasing additional properties rather than building

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76. See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £1322 = £132,200 today.

77. NRO 03439/26: Lady Riddell's *Housekeeper's Account Book* (December 1795): Jane Swan received £2 1s 3d for her salt butter; William Swan received £1 11s 5d for butter and 3s 6d for milk and cream; Valenze, *First Industrial Woman*, 52-56.

78. Stobart, 'Gentlemen and shopkeepers', 893.

79. Berg, 'What difference'.



from scratch or extending existing premises, and insuring those in the same proportions.<sup>80</sup> When Berg's known values are used to estimate the value of medium sized manufactories in the North East, it may be assumed for this hypothetical purpose that a medium sized manufacturing workshop, such as Ann Smailes' glazing, painting and floor cloth making shop on Newcastle's Quayside, was worth approximately £2,000 and insured for £4,000. Despite the fact that the above calculations are strictly hypothetical, they enable the enterprises shown in Tables 4.1, 4.2 and 4.3 to be ranked by size and value, penny capitalists' enterprises being worth *circa* £500, small masters' enterprises worth £1,000, and the wealthiest female masters' enterprises worth in excess of this. It is worth noting here that these estimates compare favourably with the information Collyer supplied in his *Parents and Guardians' Guide to Trades* in 1761 and also with what has been revealed in enterprising women's wills.<sup>81</sup>

Whilst extrapolations such as those used above cannot be compared with evidence contained in primary sources, their use has revealed a new way of interpreting a seemingly unrelated set of data in order to arrive at some plausible conclusions about the likely size and values of women's enterprises. Whether they introduce an unacceptable level of speculation into historical inquiry remains a matter of debate, but projections do have the potential to take an argument forward in the same way that the discovery of exceptions to general rules do. The case of the tallow chandler, Mrs Gale, has been mentioned previously as an important exception to a general assumption, namely that chandlers were on the margin between waged workers and penny capitalists. Drawing a distinction between penny capitalists and small masters has been found to be more problematic, according to what has been observed relating to Tables 4.1 and 4.2, than identifying the North East's female masters, the equivalent of Crouzet's dyers, cotton manufacturers and ironfounders.<sup>82</sup> This is surely the point of adopting a regional approach to the study of such neglected aspects of industrialisation as female enterprise and entrepreneurship.

Women's inheritances having been identified in Chapter Three as one of the main sources of capital, Chapter Four has focused on the supply of capital by 'moneyed partners'.<sup>83</sup> Chapter Four has established the supply of capital was correlated with the size and scale of ant enterprise, the largest enterprises, such as coal mining, being capitalised through partnerships.<sup>84</sup> Being related to men with expertise in the coal industry was not unimportant in

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80. Berg, 'Small producer capitalism', 34.

81. Collyer, *Guide to Trades*.

82. Crouzet, *First Industrialists*, 51-52, fn.13, citing Hodgson, *Textile Manufacture*, 214-6, 226-7 and Aitken, *Manchester*, 177.

83. Pollard, *Modern Management*, 151; Blanchflower & Oswald, 'What makes an entrepreneur', 26-28.

84. Thomas, *Coalbrookdale and the Darbys*; Howe, "'Female friends'" (PhD, Keele University, 2005).

encouraging middling women to invest in risky industries. Nor does the size of women's social networks appear to have limited their willingness to invest in industrialisation.<sup>85</sup>

Chapter Four has contended that enterprising and entrepreneurial women frequently owned and managed large-scale enterprises. They also became adept at persuading other women, including their tenants and servants, to invest their own modest savings in these businesses, the risks being borne by the entrepreneur. The fact that *investing* women did this for what seems to have been a very modest return, endorses what has been argued here to have supported the contention that female enterprise and entrepreneurship embraced women at all social levels.<sup>86</sup> Widespread investment in these businesses, or, to be precise, in the women who managed them, totally demolishes the idea that investment was a 'passive' act.<sup>87</sup> Sourcing and supplying capital emerges from this Chapter as a mutually beneficial, collaborative venture.<sup>88</sup> Wadhwani and Lubinski's claim that 'distributed agency' underpinned entrepreneurship must now be considered to have had significant implications for female equality.<sup>89</sup>

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85. Aston, *Female Entrepreneurship in Nineteenth-Century England*, 50.

86. Lydall, *Entrepreneurial Factor*, 78; Scase, *Entrepreneurial Middle Class*; Wadhwani & Lubinski, 'Reinventing entrepreneurial history', 787.

87. Pollard, *Modern Management*, 134; Kay, *Female Entrepreneurship*, 108.

88. Wadhwani & Lubinski, 'Reinventing entrepreneurial history', 779, 785, 787.

89. Ibid.

## Chapter Five

### 5.1 The 'enterprising sort'

Wealthy women emerge from Chapter Four as having been particularly numerous in the North East of England in the late-eighteenth century. These women made an important contribution to the region's industrialisation as a result of their wealth. This Chapter explores the ways in which women's wealth was translated into worth and status in this enterprise society. It questions how much influence and power 'gentlewomanly capitalists', 'modern' managers, benefactors and philanthropists acquired in this sort of society.<sup>1</sup>



**Illustration 6: Katy's Coffee House, at the foot of the Side, Newcastle** <sup>2</sup>

The identification, in Chapter Four, of the North East's gentlewomanly capitalists as women who financed industrialisation from 'behind closed doors' invites further questions about the extent to which wealth was the sole measure of worth, influence, status and power in late-eighteenth century Britain.<sup>3</sup> This Chapter asks this question of both urban women and extra-urban and rural women, including those whose economic activities were largely 'concealed and embedded' within the regional economy.<sup>4</sup> These women have rarely featured in scholarly

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1. Green & Owens, 'Gentlewomanly capitalism'; Pollard, *Modern Management*.

2. Illustration 6: <https://northeastlore.com/category/newcastle> (25/5/2017).

3. Vickery, *Behind Closed Doors*.

4. Sharpe, 'Gender in the economy', 301.

debates about the political power of the enterprising sort, referred to in parliament as the 'trade interest', though that power has since been seen as important in the passing of the Great Reform Bill in 1832, which signalled the end of aristocratic dominance in English politics.<sup>5</sup>

The enterprising sort have so far been contended here to have been primarily economically influential rather than politically influential. This corresponds to a society in which wealth was the measure of power, but becomes questionable in a century preoccupied with categories, whether of individuals, social positions, mores and manners or character traits and political opinions. Wahrman's description of the imaginary middle class reflected those preoccupations.<sup>6</sup> Paradoxically, these apparently nuanced differences resulted in a proliferation of binary distinctions, such as the 'old' monied and the 'new' monied, to distinguish between those with inherited wealth as opposed to those whose wealth was newly acquired in trade. The power and influence of the former derived from its proximity to the aristocracy; that newly acquired by the latter was initially disdained, and, towards the end of the eighteenth century, regarded as a real threat to England's stability. Just how did the 'polite and commercial' enterprising sort described here come to be seen as subversive, particularly in the 1790s, introduces a hitherto unexplained complication into this study.<sup>7</sup>

Historical explanations of the politicisation of the enterprising sort in the eighteenth century focus on wealth and social status as the root cause of the resulting power struggle between 'old', inherited, wealth, and newly-acquired, 'trade' wealth, the former regarded as 'superior' throughout the eighteenth century.<sup>8</sup> The urge to gentrify, advanced by historians such as Thompson, having proved untenable as the chief aim of the enterprising sort, attention turned to discerning the differences between the ideas and habits of this sort compared with those in the stations above and below them.<sup>9</sup> Those differences were summarised in parliament as representing a new political voice, that of the 'trade interest', a pejorative term when used by politicians such as Edmund Burke.<sup>10</sup> It is worth noting at this point that Karl Marx was also

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5. Wahrman, *Imagining the Middle Class*, 13, 18; H. R. French, *The Middle Sort of People in Provincial England 1600-1750* (Oxford: Oxford University Press, 2007), 19-21; H. R. French, 'The search for the "middle sort of people" in England, 1600-1800', *Historical Journal*, 43, 1 (March 2000), 277-293.

6. Wahrman, *Imagining the Middle Class*, 13, 18.

7. P. Langford, *A Polite and Commercial People* (Oxford: Clarendon Press, 1989); Wahrman, *Imagining the Middle Class*, 41.

8. Wahrman, *Imagining the Middle Class*, 5; Mingay, *English Landed Society*, 27, 52, 100, 105, 266.

9. Thompson, *Gentrification*.

10. Wahrman, *Imagining the Middle Class*, 91, 105.

deceived about the power of the middling sort: even in retrospect, he insisted that they were powerless politically.<sup>11</sup>

Moving from a national to a regional perspective, it becomes clear that the enterprising sort challenged the authority of the local aristocracy and gentry, historically considered an elite in North Eastern society, in a different way to how the trade interest in parliament challenged those who claimed hereditary rights. To begin to understand how the enterprising sort challenged the status quo from a regional perspective, it is useful to draw on certain facts which have become apparent in this study. The size of the enterprising class, for instance, when regarded as a measure of the persuasiveness of those with independent minds, emerges from this study as having been significantly underestimated.<sup>12</sup> An extrapolation of the data contained in Appendices A and B suggests, for instance, that Ellis underestimated the number of middling people in Newcastle and Gateshead in 1801 at *circa* 300 (0.7% of the towns' population).<sup>13</sup> Such estimations are, of course, based on the availability of relevant data. The question, then, is, does it matter? In this case, it matters, because it is indicative of the political strength of the enterprising sort, many of whom were entitled to vote in urban and regional elections.<sup>14</sup> As politicians in the eighteenth century insisted, it was important to target those who were permitted to vote; only they could maintain the power the aristocracy had in an as yet unreformed government. A working definition of the North East's enterprising sort emerges from this study as being focussed on those with household incomes of around £50/year, which included the enterprising sort who were certainly not poor, those who were very wealthy, and the majority, who lived, as Cameron contended, on modest means.<sup>15</sup> What was it, then, that pre-disposed this sort to engage in enterprise?

Historians who have established that the first generation of industrialists were not quite as humble as 'heroic' histories have portrayed them have nevertheless supported the idea that engaging with enterprise involved challenging the status quo.<sup>16</sup> That status quo had long been associated with 'old', inherited or family, money, such as that possessed by the aristocracy, as

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11. Bober, *Karl Marx's History*, 105, 108.

12. J. Ellis, 'A dynamic society: Social relations in Newcastle-on-Tyne', in P. Clark (ed.), *The Transformation of English Provincial Towns* (London: Hutchinson, 1984), 190-224.

13. Ibid., 203; Ellis, "Black Indies", 22-23: the total population of Newcastle and Gateshead in 1801 was 41,645.

14. Whilst only one *Poll Book* has been used in this study, the Newcastle Burgesses' *Poll Book* for 1775, this proved a useful guide to defining the enterprising sort as those who were entitled to vote in Corporation and regional elections.

15. Ellis, *Georgian Town*, 73.

16. Crouzet, *First Industrialists*, 4-6, 7, 13, 21, 37-41.

opposed to 'new' money made in trade, but in reality, the boundaries between the two had long since been blurred.<sup>17</sup> Middling women's inheritances, for example, have been established to have capitalised their enterprise in the same way that aristocratic women's fortunes had done for several centuries.<sup>18</sup> The stigma attached to trade wealth was also a compound of historical and recent factors, including snobbery, mistrust, speculation and 'unbridled ambition', as Burke described the aspirations of the enterprising sort.<sup>19</sup> Trade wealth acquired a special meaning in discourses focussed on the possession of new money, enterprise and trade, and a particularly pejorative meaning when applied to women's wealth, female enterprise and social ambitions. Also described as 'a class corrupted by commerce' and 'a politer sort of mob', it is clear that the 'polite and commercial people' identified in this study were not universally popular.<sup>20</sup>

Eighteenth-century descriptions of the middling, or enterprising sort, as this research prefers to describe them, are predominantly expressed in judgemental rather than non-judgmental terms. The word 'sober' was frequently used at this time to describe those considered dependable, loyal and trustworthy.<sup>21</sup> Employees described themselves as sober when searching for employment and employers used it to describe the sort of people they preferred to employ. Eventually, the term 'sober bourgeois capitalism', coined by Max Weber more than a hundred years later, raised the status of an individual to an entire philosophy legitimating enterprise rooted in non-conformist religious beliefs.<sup>22</sup> It is remarkable how few eighteenth-century social institutions expressed a commitment to minimising the differences between men and women and between different ranks in what has since been seen as a socially-fluid society. Religious belief had the potential to do this but it was a universal aim. Nor has the influence of religious belief been seen as a motive for enterprise, except in certain religions, such as the Quakers and Unitarians. The majority of non-conformist religions may be said to have privileged patriarchy over Protestantism in the eighteenth century, yet with hindsight it is clear that women's religious beliefs had a direct bearing on their attitude to work. No account of the period is complete that

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17. Wahrman, *Imagining the Middle Class*, 22, 29.

18. Pollard, *Modern Management*, 53; Leyser, *Medieval Women*, 144.

19. Wahrman, *Imagining the Middle Class*, 29.

20. Ibid; 149-150, 152, fn. 16: quoting the Earl of Lauderdale, *Letters to the Peers of Scotland* (London: G. G. & J. Robinson, 1794), 59-60, 316, and W. Cusack Smith, *The Patriot: Or Political Essays*, (second edn.: Dublin: H. Watts, 1793), 3: describing the trade wealthy as 'a politer sort of mob'; Langford, *Polite and Commercial People*.

21. *London Daily Advertiser* (8 November 1765); French, *Middle Sort*, 267.

22. M. Weber, *The Protestant Ethic and the Spirit of Capitalism* (London: Unwin University Books, 1930; ninth impression, 1968), 24; J. Hoppit, 'The myths of the South-Sea Bubble', *Transactions of the Royal Historical Society*, 12 (2002), 141-165; Lydall, *Entrepreneurial Factor*, 65, 75; I. S. Ross, *The Life of Adam Smith* (Oxford: Oxford University Press, 2010), 427.

does not consider the impact that such belief had on society in general and women's perspectives in particular. The most important new idea to impact upon the latter was that individuals could have a direct, personal relationship with God, a message which answered a need in women especially. The conviction that men and women were equal in God's eyes had, as Apetrei suggests, a profound impact on women.<sup>23</sup>

Religious affiliation addressed several important needs amongst technically politically inferior women and two in particular amongst enterprising women, whose benevolence was both a source of personal satisfaction and a recognised contribution to society, whilst membership of a church provided them with the kind of support men were able to obtain from many more associations, most of which specifically excluded women. Limited though women's religious and social networks may be assumed to be, it is plausible that they were instrumental in bringing like-minded women together. Quaker women, for example, held meetings separately from men, yet they transacted a different sort of business at those meetings. The distribution of poor relief was one such item recorded in the minutes of Quaker meetings; there is undoubtedly a gendered bias inherent in the separation of such duties, though it is one which the Quakers were well-equipped to defend.<sup>24</sup> It was also one of the principal forums in which women's wealth - incomes, revenues, legacies, settlements, and family money - found its way into philanthropic, commercial and industrial coffers. Whilst the Quakers had pioneered this sort of social, business and religious exchange, by establishing and supporting their own local credit networks, other non-conformists followed their principles too.

This study has established that all of the women listed in Appendices A, B and C and in Tables 2.7 and 2.8 were economically active, independently employed and thus empowered to a degree conventionally denied to the majority of women in the patriarchal eighteenth century. Yet female enterprise was not limited to these two groups. As observed in Chapters One and Four, the North East's long history of female enterprise embraced women at all social levels and in all religious denominations. Non-conformist religions have been mentioned as being especially enlightened concerning female enterprise. Several instances of plebeian women's enterprise have also been cited, including women who traded-up from waged employment to self-employment. They too must be acknowledged to exemplify the achievement of social mobility through enterprise. Technically, these women have not been regarded as determined to play a very important in the industrialising process, simply because their desire to 'enter the station

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23. Apetrei, *Women, Feminism and Religion*, 279.

24. Howe, "Female friends".

above them' took precedence; this simple explanation appears incompatible with the level of determination the enterprising women identified here demonstrated by becoming their own masters. The evidence supplied here indicates that there were many different routes from waged to self-employment, which often began with owning one's own tools and equipment, renting a market stall or the small plots of land shown in Appendix C. Women who saved small amounts of their wages did not always aspire to becoming self-employed, of course. Servants who loaned money to their employers, as Anne Wood did to her employer, Frances Burton, acquired a nest egg suitable for many purposes, including reinvestment.<sup>25</sup> Such examples confirm what Jon Stobart contended about the interdependence of masters and servants.<sup>26</sup>

The level of enterprise amongst young ladies in the Newcastle, who set up their own businesses before marrying, thus hedging their bets if they failed to marry, can be seen not only as the first stage in an on-going process of empowerment but a visible challenge to patriarchal ideology.<sup>27</sup> The young ladies shown in Illustration 7 pose as they were required to do in Georgian drawing rooms at assemblies designed to introduce them to society.<sup>28</sup> Yet ambiguity surrounds their status in society, whether as frivolous consumers destined to also be commodified in an 'advantageous marriage' market, or as intelligent Bluestockings.<sup>29</sup> Their poise and equanimity tells a different story, however, in late-eighteenth century England, a story focusing on the confidence they derived when they escaped the confines of patriarchy. Historically, empowered women have always attracted the wrong sort of attention, as gossips, scolds and peevish haridans more often than Bluestockings and benefactors.<sup>30</sup> Only women with a sense of humour, like Judith Baker, could avoid taking such slanders personally; women's common sense enabled them to envisage that companionate marital relationships were perfectly possible.<sup>31</sup>

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25. BBP/9/28: 'note from Frances Burton acknowledging that she has borrowed £160 from her servant Anne Wood, and promising to pay it on demand' or forfeit her 'household and personal goods and other possessions' (6 August 1741).

26. Stobart, 'Gentlemen and shopkeepers', 893.

27. Froide, *Never Married*.

28. <http://www.leodis.net/discovery> (21/07/17).

29. Beckett, 'Elizabeth Montagu: Bluestocking'; J. Blathwayt, 'Reconsidering the Bluestockings', 65, 1-2, *Huntington Library Quarterly* (2002), 39-57; Purdue, *Merchants and Gentry*, xix, 20, 73, 118.

30. Churches, 'Women and property', 179: propertied Catherine Johnson was described as 'a woman fit to burst with her own venom' by Lord Lowther for daring to stand her ground with a property he wished to buy.

31. BBP/Prints: 16, 32, 43: Judith Baker's satirical prints included 'Lady Penweanle sitting for her picture' (c.1771), 'Sporting Ladies or the Jockey's Downfall' (1777) and 'Britannia Protected from the Terrors of an Invasion. A Loud-crying Woman and a Scold shall be sought out to drive away the Enemies'; Drury, 'Baker-Baker portfolio of prints' (1780).





**Illustration 7: Fashionable young ladies** <sup>32</sup>

Whilst it wasn't easy for young women aged 12-21 to begin to challenge the fact that were not treated the same of boys were, the fact that their education was often equally good enabled girls like Elizabeth Robinson to challenge patriarchal norms. Elizabeth's father, Matthew Robinson, had supervised his daughter's education himself, teaching her to read Latin and Greek, to do arithmetic and accounts and to demonstrate her intelligence. Yet he was unwilling to settle land upon his daughter, which proved to be a defining moment in her life, one which led Elizabeth to empathise with other oppressed women. As Goffee and Scase observed, those who experienced 'deprivation, subordination and labour market stigma' were especially likely to be attracted to enterprise and become entrepreneurial.<sup>33</sup>

Jane Harvey, a young lady born into an enterprising family in Newcastle, achieved the same sort of personal fulfilment within her own small firmament when her 'sentimental tour' of the town was published by Newcastle's only female publisher and printer, Sarah Hodgson, to be sold in three female booksellers' shops, two of these, Mrs Atkinson's and Mrs Turnbull's, amongst the longest lived of female enterprises in the town.<sup>34</sup> Mrs Turnbull's circulating library made Jane Harvey's entertaining account, paid for by subscription, available throughout the north east, to be read by other ambitious girls who, like Jane herself, believed

32. Source for Illustration 7: <http://www.leodis.net/discovery> (21/07/17).

33. Goffee & Scase, *Entrepreneurship*, 8-9.

34. Jane Harvey, *A Sentimental Tour through Newcastle upon Tyne* (Newcastle: Hodgson, 1794); Sarah Hodgson published the radical *Newcastle Chronicle* as her father had done.

they had a degree of choice over their futures. The futures of girls like Jane Harvey were shaped by being born into enterprising families in an enterprising society, which was not exactly what Gordon Mingay had in mind when he noted that a girl's education, 'if limited, was clearly not so deficient as to prevent their playing a notable role in society'.<sup>35</sup>

Young ladies who were both socially 'accomplished' and able to keep accurate business accounts was considered an asset in family businesses: the possession of a higher than average level of education in as enterprising a region as the North East, was not underestimated.<sup>36</sup> Of the seven newspapers published in Newcastle at the time, Sarah Hodgson's *Chronicle* epitomised the roles that enterprising and entrepreneurial women occupied in such a society, where women established circulating libraries and published *Pocket Books* for girls, featuring complex mathematical puzzles alongside local women's poetry. These publications underline the importance of educating girls in an enterprising society. Table 5.1 encapsulates that commitment from the standpoint of the enterprising women who provided it.

No.	Proprietor(s)	Status	School type or teacher	Location	Duration	Notes
1	Baillie	Miss	Mistress	Gateshead	1801-	
2	Bateman	Mrs	School	Pilgrim St	1790-1801	
3	Bonnell	Mrs	Boarding	Pilgrim St	1790-1801	
4	Boyd	Mrs	Boarding	Pilgrim St	1790-1795	
5	Carr	Mrs	Boarding	Pilgrim St	1795-1801-	
6	Bryan	Miss	Mistress	Pilgrim St	1782-4	
7	Hogg	Mrs	Mistress	Newgate St	1801-	
8	Huntingdon	L.	Young Ladies	Rosemary Lane	1801-	
9	Hutchinson	Miss	Boarding	Nungate	1782-4	
10	Hutchinson	Mrs	Boarding	Westgate	1778-1790	
11	Johnson	Mrs	Mistress	Manor Chare	1795-1801	
12	Kitterside	Miss	Boarding	Pandon	1801-	
13	Prowitt	Mrs	School	Pilgrim St	1790-1801	
14	Richardson	Isabella	Mistress	Close	1801-	
15	Smith	Mrs	Ladies Boarding	Westgate	1801-	
16	Taylor	Isabel	Mistress	Bailiff Gate (*Newgate)	1790-1801	(*1795)
17	Waters	Mrs	Boarding	Pilgrim St	1790-1801	
18	Webster	Miss	Mistress	Close	1795	
19	Wilson	Mrs	Ladies Boarding	Pilgrim St (*Savile Ct)	1790-1801	(*1795)
20	Wyllie	Mrs	Mistress	Pandon St	1801-	

**Table 5.1: Girls' schools in Newcastle and Gateshead, 1778-1801** <sup>37</sup>

Tables 2.3 and 2.4 indicated that education was one of the fastest growing sectors for female enterprise between 1778 and 1801. Newcastle's 1778-1784 *Trade Directory* listed only three

35. Mingay, *English Landed Society*, 142.

36. Conversation with Professor J. Cannon, University of Newcastle (2010).

37. Source for Table 5.1: Newcastle *Trade Directories* (asterisks show a relocation).

(15%) female schoolteachers yet 17 more (85%) entered the sector between 1790-1801.<sup>38</sup> Whilst school teaching constituted just 5% of the total number of female enterprises in Newcastle and Gateshead in the period studied here, it dominated the occupational sector described here as professional, one that attracted both married and unmarried women. Girls' boarding schools represented 45% of schools and 50-80% of female teachers' enterprises were relatively long-lived (the latter assuming that the schools listed in the 1801 *Trade Directory* survived for at least four years more). This was clearly a growth sector specifically focused on female education, the foundation of female enterprise. Boarding schools for girls had previously been regarded as the province of the aristocracy and the gentry, but in the period studied here it is clear that the majority of the demand came from the enterprising middling sort who lived in towns. It is likely that religious and charity schools outnumbered boarding schools at this time by approximately 50%. 'Dame' schools, often regarded as mere nurseries, were usually even more ubiquitous.

No.	Proprietor(s)	Status	School Type	Location	Duration	Notes
1	Berry	Mrs	Sewing	Gateshead	1790-1801	
2	Donaldson	Mrs	Sewing	Dean St	1801 -	
3	Hales & Young		Confectioners	Dean St	1790-1801-	Mosley St (1795)
4	Harrison	Mrs	Sewing	Silver St	1801-	
5	Kellett	Miss	Pastry	Westgate	1778	Cookery book
6	Marshall	Miss	Confectioners	Low Bridge	1778-1795	Mosley St (1790)
7	Smith	Mrs	Confectioners	Pilgrim St	1778-1790	Cookery book
8	Toppot	Mrs	Pastry	Newgate St	1790	

**Table 5.2: Girls' technical schools in Newcastle and Gateshead, 1778-1801** <sup>39</sup>

One type of school which played a particularly important role in enterprising societies, was the 'technical' school, shown in Table 5.2. The skills taught in girls' technical schools can be contended to be more important to enterprising young women as their academic equivalents, yet their value in providing the practical skills that led directly to self-employment has not yet been acknowledged. Nor have they been considered the equivalent of a young man's apprenticeship, which is exactly what they were for girls born into trading families. Furthermore, these so-called 'petty' schools were the earliest form of tertiary, 'vocational' or 'continuing' education to be offered to mature women, who aspired to perfect their skills at the high end of their markets. The eight women (2% of female enterprises) who offered tuition in these practical subjects were regarded as experts in their field. They were both specialists *and* educators, often publishing their own cookery books, possessing all of the credentials required

38. George, *London Life*, 103, fn. 96: realistically, it should not be assumed that all were of a high standard:

Arthur Young lamented the fact that he paid £80/year for his daughter to sleep 'two-to-a-bed' at a London school.

39. Source for Table 5.2: Newcastle and Gateshead *Trade Directories*.

to run successful businesses. 'Petty' schools deserve to be considered part of a modernising educative spectrum because they promoted a high level of competency in the region's service industries: the feminine sectors deal with huge seasonal influxes of itinerant workers by providing them with food, drink, beds and a home from home. In this society, these sectors were, as Hannah Turner's career path demonstrated, a classic route to social mobility, a path that Miss Kellett and Mrs Smith also followed when they published their own cookery books. Technical schools performed one other important function, offering married women the opportunity to refine their basic skills. Enterprising women helped other women to develop expertise in their chosen field.<sup>40</sup>

Few girls received the kind of education that prepared them for some of the occupations shown in Appendix C, though it has been noted that girls brought up on landed estates, as Elizabeth Robinson, Diana Beaumont and Theodosia Crowley were, absorbed all that was involved in 'the sinking of capital' in such large enterprises.<sup>41</sup> The same may be said of owning and managing ships at a time when it was customary for wives and children to accompany ships' captains on some of their journeys. Table 5.3 lists just 10 female shipowners and a shipbuilder who may have had this kind of experience of enterprise, the equivalent of the unpaid apprenticeship that female relatives of guild tradesmen received.

No.	Name	Date	Details	Ref.
1	Blakiston, Mrs Hannah	1788	Née Brown	a
2	Brodrick, Ann	1786	Carried husband's business on, building four ships, including <i>Brodrick</i> (1786), <i>Doncaster</i> (1792), <i>Choice</i> (1801) and <i>Symmetry</i> (1801); <i>Brodrick</i> adapted for whale fishing (1792)	b
3	Brown, Elizabeth	1789	<i>Betty</i> sold (18 April 1789); Numbers Garth, Bishopwearmouth	e
4	Brunton, Ann	1803	Pledged £500 to support failing Wear Bank	c
5	Bywater, Mrs Robinson	1778	Sold the ship <i>Friendship</i> ; Captain's wife ( <i>Hearts of Gold</i> )	e
6	Fotherley, Mrs	1774	Judith Baker's ship, <i>Darling</i> , offered to her (declined)	d
7	Jackson, Ann & Co.	1781	<i>John and William</i> assigned to William Brown and Thomas Hixon to pay debts; Bishopwearmouth	a
8	Jackson, Elizabeth	1789	<i>John and William</i> (2 May 1789); Numbers Garth, Bishopwearmouth	e
9	Pemberton, Mary	1772	Connection with Francis Pemberton (master mariner) and Mary and Robert Coulson (shipwright)	a
10	Spence, Mary	1800	Stanton Croft client; Silver St, Sunderland	e
11	Upton, Mrs	1788	Née Noble; Nobles also Whitby ship-owners	a

**Table 5.3: Wearside's female shipowners** <sup>42</sup>

40. Jacob & Secretan, *Self-Perception*, 210, 238; Kay, *Female Entrepreneurship*, 10, 15; Kay, 'A little enterprise of her own'.

41. Pollard, *Modern Management*, 29.

42. Sources for Table 5.3: a: DUEP; b: [www.tynebuiltships.co.uk](http://www.tynebuiltships.co.uk); c: Phillips, *Banks*; d: *Baker-Baker Papers*; e: *Newcastle Courant* or *Newcastle Chronicle*.

Whilst Table 5.3 identifies only a fraction of the total number of North Eastern women who were involved in the region's premier form of transportation, shipping was one of the riskiest businesses to be involved in at a time when marine insurance was not as widespread as might be expected. Ship-ownership was customarily divided into sixty-four shares to spread the risks involved, though it was also normal for individuals to own a whole ship. This may account for the fact that a widespread culture of marine insurance had not yet emerged. One other possible reason relates to the status of shipowners, who were as likely to be penny capitalists and small masters rather than wealthy female masters in the eighteenth century.<sup>43</sup>

The term 'gentlewomen' was rarely used in *Trade Directories* or in newspaper advertisements, though some women, often unmarried women, described themselves as such, or as 'single woman' in their wills, perhaps to indicate their status, otherwise conveyed in obituaries.<sup>44</sup> Husbands' obituaries rarely reveal much about their wives' status, though they do testify to how much wives were loved, honoured and respected. The merchant Roger Marr left everything 'unto [his] loving wife', Mary and William Ameers, the Newcastle hat-maker, did the same for his 'dear wife Margery'.<sup>45</sup> The Newcastle goldsmith, John Robertson I, was the exception to this rule, denying his wife, Ann, any money from his £10,000 estate but allowing her a choice between two cows, Ann acquired the family business nevertheless, becoming a goldsmith in her own right, using her own initials on hallmarked plate, until her son, John Robertson II, came of age.<sup>46</sup>

Despite a shortage of evidence authored by women confirming that their enterprise was a route to social mobility, it remains plausible that this was an important reward for enterprise. In the case of waged women who traded-up to self-employment, as Hannah Turner and her husband, Charles Turner, did, independent enterprise enabled servants to enter the station above them.<sup>47</sup> In the Turner's case, it is possible that the former butler and housekeeper entered into a mutually beneficial partnership with their previous employer, Mrs Reed. Appendix A contains evidence that engaging in enterprise could be a route to social mobility. Also, that there were a number of ways to achieve social mobility quite apart from the classic form: relocation to more prestigious premises, as shown in Table 5.4. What is surprising about Table 5.4 is that it

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43. Kay, *Female Entrepreneurship*, 6, 16; H. Doe, *Enterprising Women and Shipping in the Nineteenth Century* (Woodbridge: Boydell & Brewer, 2009).

44. Shepard & Spicksley, 'Worth, age and social status'.

45. NRO 324/E46: Roger Marr's will (1772); DPR/I/1/1773/A3/1-2: William Ameers' will (1771/3).

46. DPR/I/1/1801/R8: John Robertson's will (1801).

47. *Newcastle Courant* (10 October 1778).

demonstrates that only 9% of enterprising women whose businesses were long-lived achieved social mobility by means of relocating to such premises. Table 5.4 also indicates that only 4% of these enterprising women were reliably upwardly mobile, whilst 5% may have been downwardly mobile. What does this add to what has already been established about enterprises previously described as long-lived? It is possible to assume from Table 5.4 that women like Mrs Dryden, Miss Hall, the Misses Hudson, Mrs Pow, Mrs Hudson and Mrs Wright relocated to more prestigious premises because they were significantly more ambitious than the norm, which also explains why their businesses were profitable enough to capitalise a relocation.

No.	Name	Status	Business	Location 1	Location 2	Location 3
1	Atkinson	Mrs	Toy seller, bookseller, musical instrument dealer, stationer	Groatmarket	Groatmarket/ Biggmarket	Groatmarket
2	Carr	Isabella	Publican	Sandgate	<i>Gateshead</i>	
3	Carr	Mrs Ann	Maker of palls and cloaks, funeral furnisher, grocer, tea dealer	Pilgrim St	Middle St	Pilgrim St
4	Dryden	Mrs	Hat and cloak maker	Tyne Bridge	Tyne Bridge	Sandhill
5	Fleming	Mrs Ann	Linen draper, publican ( <i>Rodney's Head/Golden Anchor</i> )	Side	Highbridge	Sandgate
6	Hall	Miss	Milliner	Side	Painter Heugh	Pilgrim St
7	Hudson	Mrs	Milliner	Fleshmarket	Mosley St	Pilgrim St
8	Long	Miss	Hosier, haberdasher, perfumier	Old Pullen Market	Union Street	Union Street
9	Pow	Mrs	Mantua maker	High Bridge	Northumberland St	
10	Snaith	Mrs	Grocer, slopseller	Quayside	Pudding Chare	
11	Turnbull	Mrs Agnes	Publican ( <i>Crown</i> ), tobacconist, tobacco miller	Westgate	Westgate	Quayside
12	Wilson	Mrs	Ladies boarding school	Pilgrim St	Pilgrim St	Savile Court
13	Wright	Mrs Jane	Coffee house, publican	Sandhill	Pilgrim St	Pilgrim St

**Table 5.4: Business expansion in Newcastle and Gateshead, 1778-1801** <sup>48</sup>

Table 5.4 does not support the contention that women's businesses in Newcastle and Gateshead were either small or under-capitalised, even though it confirms that the majority of women's enterprises remained based in family homes, locations in which these women are likely to have had a stake, either in their own right or as equal partners in those properties. Where this was the case, it clearly made sense for women's businesses to remain in those locations. Table 5.5 supports this contention by demonstrating that entrepreneurial women favoured other indicators of social mobility when expanding and diversifying.

Most of the women shown in Table 5.5 diversified by adding new specialisms and new goods into existing businesses; relocation was clearly not the obvious choice for expressing social mobility. This study has found too little evidence of enterprising women downsizing towards

48. Source for Table 5.4: Appendix A.

the end of a lifetime of enterprise to confirm that scaling-down was as conscious a strategy as it clearly was amongst businessmen in urban Leeds.<sup>49</sup> Whilst it is plausible that Isabella Carr moved from Sandgate to Gateshead because the rateable values of property were cheaper, it is equally likely that she moved simply to manage another of the family's enterprises. The lack of evidence of enterprising women downsizing adds weight to the contention that the late-eighteenth century encouraged business expansion rather than contraction, which is what Berg found in her study of small producer capitalists.<sup>50</sup>

No.	Name	Status	Business	Location 1	Location 2	Location 3
1	Atkinson	Mrs	Toyseller, bookseller, musical instrument dealer, stationer	Groatmarket	Groatmarket/ Biggmarket	Groatmarket
2	Carr	Mrs Ann	Maker of palls & cloaks, funeral furnisher, grocer, tea dealer	Pilgrim St	Middle St	Pilgrim St
3	Easterby	Mrs	Milliner, haberdasher, hosier, perfumier	Pudding Chare	Pudding Chare	
4	Fenton	Miss Elizabeth	Maker of palls & cloaks, dealer in hardware & furniture	Groatmarket	Groatmarket	
5	Fleming	Mrs Ann	Linen draper, publican ( <i>Rodney's Head/Golden Anchor</i> )	Side	Highbridge	Sandgate
6	Hall	Mrs Jane	Hackney horse keeper, publican ( <i>Bay Horse</i> ), fruiterer	Fleshmarket	Fleshmarket	Fleshmarket
7	Harvey	Mrs	Tobacconist, tea dealer	Side	Side	Side
8	Long	Miss	Hosier, haberdasher, perfumier	Old Pullen Market	Union Street	Union Street
9	Snaith	Mrs	Grocer, slopseller	Quayside	Pudding Chare	
10	Todd	Miss Dorothy	Hatter, perfumier, mineral water warehouse proprietor	Side	Side	
11	Turnbull	Mrs Agnes	Publican ( <i>Crown</i> ), tobacconist, tobacco miller	Westgate	Westgate	Quayside
12	Wright	Mrs Jane	Coffee house, proprietor, publican	Sandhill	Pilgrim St	Pilgrim St

**Table 5.5: Diversification in Newcastle and Gateshead, 1778-1801** <sup>51</sup>

Tables 5.3, 5.4 and 5.5 tend to support the contention that the women shown in Appendix A, whose businesses were long-lived, were not motivated primarily by social mobility but by personal ambition in a commercial climate in which success was achievable and failure relatively rare, even in the difficult 1790s. This suggests that social mobility was a bonus but not the prime motive for enterprise and entrepreneurship. This confirms Wadhwani and Lubinski's view of entrepreneurship as but that other factors, especially different personal conceptions of the meaning of status and success were more important. Nevertheless, eight of the 13 skilled needlewomen shown in Table 5.4 (73%) relocated at least once to a more prestigious address, suggesting that the needle trades were one of the most likely to lead to social mobility.

49. Morris, *Men, Women and Property*.

50. Berg, 'Small producer capitalism', 28-30.

51. Source for Table 5.5: Appendix A.

Paradoxes such as that described above appear to have characterised female enterprise in the North East in the last quarter of the eighteenth century. Whilst remaining in the same premises proved to be the most sensible strategy for the majority of enterprising women, such as Mrs Atkinson, who remained in the same premises for more than 23 years, a lifelong retailer who regularly added new kinds of goods to her stocks, it was not the only measure of a successful enterprise. The fact that Mrs Atkinson's entrepreneurship was based on introducing aspirational luxury goods reinforces the North East's conception of itself as a cultured, enlightened society with a highly literate, cosmopolitan and aspirational provincial capital at its heart.

## **5.2 Women's roles in an enterprise culture**

It emerges from the above that enterprising women's social status was not simply a product of the size and scale of their enterprises but of the cultural significance of the goods they dealt in, and their reputation for responding to the changing aspirations of their clients, as Mrs Angus, Mrs Atkinson, Mrs Chilton and Mrs Turnbull did. This confirms how important gentility and politeness were in a society in which gentrification may not have been an achievable aspiration but was important because it reinforced women's perceptions of themselves as having status, influence and power in that society.<sup>52</sup> Fashionably ironic eighteenth century novels, many of them written by women, reveal a keen interest in such social codes and behaviour, reflecting what was actually a national obsession.

Occasionally, women's own writing reveals them to have been concerned not with their own status in society but with women's status in general. Anna Larpent's provide an insight into both perspectives.<sup>53</sup> Anna Larpent was the wife of England's Lord Chamberlain's Examiner of Plays in the eighteenth century, but it was she who understood Italian, whilst her husband did not, thus masking her husband's weakness in this respect: she translated the Italian plays her husband received, yet she received no credit for it, as her diaries show.<sup>54</sup> Whilst Anna Larpent expressed no desire for political emancipation, nor even local civic office, her diaries bristle with a desire to be acknowledged for her intellectual equality. Three North Eastern women achieved what Anna Larpent could only dream of: Mrs Wallace, who managed Newcastle's Salt Tax Office from 1790-1801, Mrs Douglas, Gateshead's Customs Officer from 1790-1795, and Mrs Hepworth, the agent for Gateshead's Brewery from 1790 to 1795,

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52. Thompson, *Gentrification*.

53. M. Morris, 'Negotiating domesticity in the diaries of Anna Larpent', *Journal of Women's History*, 22, 1 (Spring 2010), 85-106; Davidoff & Hall, *Family Fortunes*, 13.

54. Morris, 'Negotiating domesticity', 86.



secured positions which acknowledged that they were as well-educated, intelligent and capable as men were within an enterprise society such as the North East established between 1778 and 1801.<sup>55</sup>

Whilst it is not easy to find sources of evidence that confirm that North Eastern women had a greater degree of business acumen and financial authority than histories of the majority of women in late-eighteenth century England suggest, this study has found an extraordinary amount of evidence to support one of the key contentions made in this study: That influential, frequently modestly 'monied', but managerially adept women financed enterprise *and* industrialisation in this region.

No.	Name	Involvement	Date(s)	Details
1	Aubon, Ann	Philanthropist	1772	£100 founding a Charity School
2	Backhouse, Miss Dorothy	Bank investor	1778-1780	Backhouse's Bank, Darlington
3	Bacon, Miss Cecily	Philanthropist	1750-1759	£60 to Haydon's Poor
4	Brunton, Jane	Guarantor	1803	£500 to support the Wear Bank
5	Chapman, Jane	Bank investor	1778-1780	Backhouse's Bank, Darlington
6/7	Dundonald, Anne/Isabel	Moneylenders	1780s	£20,000 loans to husband
8	Ellison, Hannah	Heiress	1775-1791	Will leaving £18,000
9	Fish, Miss	Benefactor		Left £600 to 32+ beneficiaries
10	Isaacson, Miss	Moneylender	1777	£581 10s (to Lady Ridley)
11	Mowbray, Elizabeth	Annuitant	1790	£200/year
12	Ormston, Miss Mary	Bank investor	1778-90	Backhouse's Bank, Darlington
13	Palmer, Eleanor	Guarantor	1803	£1,000 to support the Wear Bank
14	Parkinson, Jane	Bank investor	1778-1790	Backhouse's Bank, Darlington
15/16	Pickering, Elizabeth/Mary	Moneylenders	1759-1801	£80 loan to George & Judith Baker
17	Richardson, Margaret	Benefactor	1788	£378 invested in East India stock
18	Seton, Katherine	Bank investor	1779-1790	Backhouse's Bank, Darlington
19	Sims, Mary	Bank investor	1779-1790	Backhouse's Bank, Darlington
20	Taylor Ann	Guarantor	1803	£1,500 to support the Wear Bank
21	Wentworth, Catherine	Mortgagee	1789	CW to Harrison Pilkington

**Table 5.6: Female financiers in the North East, 1750-1803** <sup>56</sup>

Table 5.6 contains examples of the many strategies enterprising women employed to express support for industrialisation in a region in which they were invested. These strategies were achieved, in a significant number of cases, by association and collusion between female friends, but they were also deemed acceptable within an enlightened financial region. Table 5.6 shows that only four women of independent means were actually as philanthropic as monied women have historically been described as being.<sup>57</sup> Sixteen women, however, appear to have been directly involved in bankrolling North Eastern industrialisation, and one was

55. Ibid; P.J. Corfield, *Power and the Professions in Britain, 1700-1850* (London & New York: Routledge, 1995), 5; Pollard, *Modern Management*, 204-6.

56. Sources for Table 5.6: Appendix C.

57. Hattersley, 'Philanthropy on landed estates in Northumberland'.

bankrolling Lady Ridley.<sup>58</sup> The Newcastle linen draper, Miss Fish, has been mentioned previously as the woman most likely to be described as the archetypal female master whose investments were both overt and covert, urban and rural; Miss Fish was a 'gentlewomanly capitalist' according to Green & Owens' criteria.<sup>59</sup> Though her fortune turned out to be modest, amounting to less than £600 when her indebtedness was calculated, it is clear that the impact Miss Fish's wealth had on the North East's reserves was substantial.

The fact that the majority of the women shown in Tables 5.3 and 5.6 employed their capital according to a conscious strategy challenges the idea that hitherto invisible women were economically peripheral in industrialising societies. Fathers' wills and daughters' marriage contracts endorse this view and confirm what has been contended here about family wealth being much more equitably distributed within enterprising and entrepreneurial families, compared with patriarchal families in Leeds.<sup>60</sup>

### **5.3 The status of women in enterprising societies**

Popp's detailed study of a single entrepreneurial family enduring separation in the interests of preserving their family business presents a plausible but problematic view of the extent to which a commitment to capitalism changed marital relations.<sup>61</sup> In Popp's example, the husband was the family's commercial traveller and his wife was their shopkeeper. He travelled the country gathering and delivering orders whilst she remained in the marital home, managing the children as well as the shop.<sup>62</sup> Both made sacrifices, but Elizabeth Shaw seems to have sacrificed more than her husband because she relocated from her childhood home to her husband's home, and lost her own family's support. The couple communicated by exchanging letters, which Popp argues gave Elizabeth Shaw the opportunity to undermine her husband's authority. This raises the question of whether Mrs Shaw genuinely considered herself empowered by enterprise.

Returning to the point made earlier in this thesis, that the historiography of women's work in industrialising Britain has erred on the side of caution when tracing the ways in which capitalism had the potential to increase rather than decrease women's vulnerability, Popp's

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58. Hughes, *Lead, Land and Coal*, 194-196: two other women lent money to the Grey and Allgood families; Mrs Pierson loaned them £8,000 at 5% (1752) and Mrs Stainforth loaned them £3,000 at 4.5% (1800); the loan at 5%, ½% above the prevailing rate, indicates that lenders negotiated higher rates of interest in certain circumstances.

59. Green & Owens, 'Gentlewomanly capitalists'.

60. Morris, *Men, Women and Property*, 7-10.

61. Popp, *Entrepreneurial Families*.

62. See also: A. Day, 'The Treadgold family ironmongery business c. 1770-1900: A study in the construction of identities' (PhD, Portsmouth University, 1997).

description of the Shaw's marriage as entrepreneurial is slightly ambiguous.<sup>63</sup> It seems to echo Davidoff and Hall's pessimistic 'separate spheres' thesis, as opposed, for example, to Joanne Bailey's conclusion that women were 'favoured' rather than 'oppressed' by capitalism.<sup>64</sup> It is clear that there is much more to be discovered about enterprise and entrepreneurship as a form of power in patriarchal Britain and one of the most promising routes in this regard is to examine the roles women occupied in family businesses.<sup>65</sup> Wadhvani's and Lubinski's theory of 'distributed agency' frames what is contended here about family businesses: that 'the actions of [the] individuals' within them were fundamental in the 'cumulative entrepreneurial processes [involving] multiple actors...over time' which led, eventually, to female emancipation.<sup>66</sup>

Female innkeepers have rarely been studied in their own right, yet they emerge from this study as being involved in a highly respectable and ungendered occupation which led to the acquisition of significant wealth, high status and considerable power in a local context.<sup>67</sup>

Women like Ann Guthrie, Jane Mills, Mary Hume and Hannah Turner can be compared with aristocratic coal owners in the sense that they built 'whole communities' in urban locations just as did Diana Beaumont, Theodosia Crowley and Elizabeth Montagu did in colliery villages and remote rural areas.<sup>68</sup> There were, of course, different inns for different sorts of people. The *Queen's Head* aimed to attract 'the Nobility [and] Gentry', whilst Mrs Garbet's Quayside *Sun Inn* offered just what Newcastle's itinerant population required, a home-from-

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63. Hufton, 'Women without men'; J. Humphries, 'Enclosures, common rights, and women: The proletarianization of families in the late eighteenth and early nineteenth centuries', *Journal of Economic History*, 50, 1 (March 1990), 17-42; S. Horrell & J. Humphries, 'Women's labour force participation and the transition to the male breadwinner family', *Economic History Review*, 48 (1995), 89-117; J. Burnette, 'T. S. Ashton prize-winning essay: An investigation of the female-male wage gap during the industrial revolution in Britain', *Economic History Review*, 50, 2 (May 1997), 257-28; J. Burnette, *Gender, Work and Wages*.

64. Davidoff & Hall, *Family Fortunes*; Bailey, 'Favoured or oppressed'; J. Bailey, *Unquiet Lives: Marriage and marriage breakdown in England, 1660-1800* (Cambridge, UK: Cambridge University Press, 2003); Popp, *Entrepreneurial Families*; Wadhvani & Lubinski, 'Reinventing entrepreneurial history', 779, 785, 787.

65. Tilly & Scott, *Women, Work and Family*; Earle, *English Middle Class*; Church, 'The family firm in industrial capitalism'; S. Nenadic, 'The small family firm in Victorian Britain', *Business History*, 35, 4 (1993), 86-114; Hunt, *Middling Sort*; P. K. O'Brien & K. Bruland (eds.), *From Family firms to Corporate Capitalism: Essays in honour of Peter Mathias* (Oxford: Oxford University Press, 1997); Beachy, 'Business was a family affair'; Sharpe, 'Gender in the economy'; A. Owens, 'Inheritance and the early life-cycle of family firms in the early industrial revolution', *Business History*, 44, 1 (2002), 21-46; Wall, 'Economic collaboration of family members'; Barker, *Family and Business*.

66. Wadhvani & Lubinski, 'Reinventing entrepreneurial history', 779, 787-788; Honeyman, *Origins of Enterprise*, 1; Apetrei, *Women, Feminism and Religion*.

67. George, *London Life*, 47, 292; L. Davidoff, 'The separation of home and work? Landladies and lodgers in nineteenth and twentieth-century England', in S. Burman (ed.), *Fit Work for Women* (Oxford and New York: Croom Helm, 1979), 64-97; P. Clark, *The English Alehouse: A social history, 1200-1800* (New York: Longman Inc., 1983); K. Green, 'Urban innkeepers, their inns and their roles in the economic and cultural life of Leeds and York, 1720-1860' (MA, York University, 2015).

68. Pollard, *Modern Management*, 206.

home.<sup>69</sup> The *Sun Inn* was not merely a tavern, however; it was also the virtual address for the seasonally-employed, which included the wherry-men Thomas Forster and William Nelson; it was also the office of the east coast shippers, Wilson and Young. Though in a different league to Hannah and Charles Turner's *Queen's Head*, Mrs Garbet's inn was the equivalent of a penny bank and a pay-day loan agency which served both local people and their national and international commercial contacts. It is likely that the *Queen's Head* offered similar, perhaps more discreet, services for a gentrified clientele which also lived on credit.

In terms of its scale, capitalisation needs and organisational complexity the hospitality industry, as it has been designated in this study, emerges as having offered considerable scope for female entrepreneurship and empowerment. Innkeepers had a control function in towns, based on close relationships with their clients. Mrs Guthrie and Mrs Hall may not have been paid to police their neighbourhoods but Newcastle had two female beadles in 1801, Mrs Cockburn and Mrs Fairbridge, both widows. These women, like Mrs Douglas, who became the Customs Officer in Gateshead in 1801, occupied important positions in this dynamic society. Unlike male innkeepers, female innkeepers rarely had more than one occupation at a time. The exceptions were Mrs Fleming, Mrs Lamb and Mrs Thompson, all of whom ran long-lived enterprises but declared themselves to have a second occupation (linen draper, midwife and baker respectively). It is not possible to determine whether these were combined or consecutive, but what this shows is that innkeeping was not necessarily a full-time occupation, though it was one which depended on being physically present in the town rather than absent. The fact that some women were less mobile than men, which is often assumed to have been a constraint on their work, becomes, in this instance, a distinct advantage. It enabled male innkeepers to have more than one occupation, as William Wilson, James Easton and John Fryer (plummer [*sic*], Colliery Agent and notary public, respectively) did, and it was especially important in innkeeping families (as shown in Appendices G, H and J).<sup>70</sup> Innkeeping emerges from this study as a prime example of the dynastic family-orientated entrepreneurship, as exemplified by the Dixons, Halls, Johnsons, Nicholsons, Turnbolls and Wilsons. Where this was combined with transportation, distribution and postal services, the women involved were not merely enterprising but entrepreneurial: female masters. Family conglomerates also emerge from this study as having interests in a number of different sectors of the regional economy; Phillips valued large coaching inns, for example, according to their

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69. *Newcastle Courant* (10 October 1778); NYCRO/TD/28: Muster Roll of Whitby Ships; P. Clark, *The English Alehouse: A social history, 1200-1800* (New York: Longman Inc., 1983).

70. Kay, *Female Entrepreneurship*, 100.

fire insurance policies, at £15-20,000 per enterprise, of which £8-10,000 was paid in insurance.<sup>71</sup> These estimates bear comparison with the valuations Berg established for small manufactories.<sup>72</sup>

It has been intimated here that inns played a much more important role than banks did in industrialising regions. Large coaching inns were the epicentre of a daily level of commercial transactions that exceeded bank custom, simply by providing the kind of facilities cautious banks' eschewed. The scarcity of 'ready money' remained a perennial problem throughout the eighteenth century: credit, or 'imaginary' money had become ubiquitous.<sup>73</sup> This is not to say that banks were not entrepreneurial in some ways, merely that they were not the democratising institutions inns were. The ubiquity and ease of access to all types of capital, from small change to large amounts of credit, raised the status of the inn to that of a financial institution and the status of female proprietors of large inns to that of quasi-bankers. Within Newcastle, it is likely that the innkeeper, Mary Hume, had a considerable amount of local influence. Mrs Hume was well connected, in an enterprising sense, because she was both a sole proprietor and a partner in several public houses connected with the glassmaking and seafaring Henzells. There were several innkeepers in that family too, but what singles Mary Hume out is her prodigious wealth. When she died, without making a will, Mary Hume's estate was estimated at £4,000; her nephew paid a bond for that amount to begin the administration process.<sup>74</sup> Whilst Mrs Hume's estate was reduced to £2,000, probably because a large innkeeper's debts were correspondingly large, Mrs Hume emerges from this study as the epitome of the wealthy middle class woman.<sup>75</sup> Had women been permitted to be elected as Members of Parliament, Mary Hume's wealth qualified her to campaign for a seat.<sup>76</sup>

The example of Mary Hume exposes one of a number of double standards which militated against women's high status, as revealed in their wealth and occupations, being considered equivalent to men's wealth and occupations. It has been suggested that wealth should not be considered the sole measure employed to determine a woman's 'worth' in the eighteenth

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71. Phillips, *Women in Business*, 133; Ann Nelson's and Sarah Ann Mountain's coaching inns were insured for £8,650 in 1819; this included the premises, the coaches and stock kept at several different locations.

72. Berg, 'Small producer capitalism', 34.

73. A. Marshall, *Money, Credit and Commerce* (London: Macmillan & Co., 1923); J. Walvin, *The Quakers: Money and morals* (London: John Murray Ltd., 1997); M. Miles, 'The money market in the industrial revolution: The evidence from the West Riding attorneys, c. 1750-1800', *Business History*, 23, 2 (1981), 127-146; A. N. Porter & R. F. Holland (eds.), *Money, Finance and Empire, 1790-1960* (Abingdon: Routledge, 2006); A. Laurence, *Women and their Money, 1700-1950* (Abingdon: Routledge, 2009).

74. DPR/I/3/1812/A64: Mary Hume's bond: probate: 26 June 1812.

75. See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £4,000 = £400,000 and £2,000 = £200,000 today.

76. Personal wealth of £600/year was required of prospective MPs.

century, but, as Mary Hume's experience shows, the combination of wealth and status was not inconsequential. Other measures of worth include public philanthropy, husbands' opinions of their wives' worth in obituaries, men's wills bequeathing enterprises and daughters carrying a family business on. Amalgamating all of these enables a more nuanced view of women's worth to be arrived at. In Jane Thompson's case, for example, the fact that it was she who was chosen as the executrix of her father's will in preference to a male cousin, despite the fact that he was also a goldsmith, reinforces her worth. Jane had clearly acquired the kind of experience considered most suitable for carrying an enterprise on though she was not yet married when her father died, leaving her his business, stock and work tools.<sup>77</sup> Jane considered selling the shop but received no interest in it so decided to carry it on 'for a few months'.<sup>78</sup> She was still trading a year later, as Mrs Robinson, employing journeymen goldsmiths to fulfil orders from distinguished clients, including Newcastle's most famous engravers, Beilby & Bewick.<sup>79</sup>

As Chapter One established, the North East had a long history of female enterprise, which is likely to have pre-dated the Norman Conquest in 1066, but was still apparent in the late-eighteenth century, when Ann and Elizabeth Blagdon both leased properties in Westoe and South Shields, and Elizabeth Cookson had her own shares in her Quaker family's glasshouses.<sup>80</sup> These examples suggest that there was a familial dimension to female enterprise in this region, which could be regarded as a covert form of enterprise, were it not for the fact that entrepreneurial families appear to have become the norm in the North East in the course of the eighteenth century. In view of what has been contended here about the ubiquity of familial female enterprise, it appears irrelevant to focus on distinguishing between overt and covert forms of enterprise when the primary purpose is to evaluate the role that enterprising women played in the industrialisation of the North East of England. It is useful, however to note that that role was one which Adam Smith praised in individuals as well as economic communities; he also asserted that an individual's engagement with enterprise was significant in a 'public' sense.<sup>81</sup>

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77. Gill, *Goldsmiths*, 232.

78. Ibid., 232, 265-6.

79. Ibid., 232.

80. Leyser, *Medieval Women*, 86; DCD/K/LP/266015, 266016, 266017: Ann and Elizabeth Blagdon's leases: a house and garden and a parcel of land at Westoe (24 June 1784); houses at South Shields (19 July 1784); DCD/K/LP/266381: Elizabeth Cookson's lease on three salt pans at South Shields (20 November 1788); see also DUEP/GB-033/CKS, which trace the long history of Cookson women's proprietorship, dating from 1722.

81. George, *London Life*, 100-101; Smith, *Wealth of Nations*, 433; Ross, *Adam Smith*, 176.

Adam Smith's ideas were still regarded as controversial in the period studied here. The idea of free trade, for example, challenged centuries of economic protectionism. Industrial production, however, had already transformed the British economy before Smith provided the rationale for a new political economy.

It would be interesting to know how Theodosia Crowley, the owner of the North East's largest industrial enterprise, interpreted Smith's ideas. Theodosia Crowley's ancestor, Sir Ambrose Crowley I, brought large scale production, a new division of labour and stringent working conditions into the North East in the late-seventeenth century. It included the first vertically integrated productive process encompassing both primary and secondary manufacture, where even in the earliest days, 1,000 employees turned Baltic and Welsh bar iron into the implements which shaped not just Britain's economic transformation but that of its Empire. Furnaces, rolling mills, water and steam pumps reverberated and illuminated south Tyneside by day and night. Managing such an enterprise involved sourcing reliable supplies of raw materials, experimentation, for greater precision in engineering, and establishing new markets. The Company also paid substantial duties to import their raw materials and export their goods, thus representing an important source of government revenue.<sup>82</sup> Theodosia Crowley commanded a business empire which supported collieries, quarries, lime-burning, land, farms and livelihoods throughout the North East. She also continued to supply armaments to the Navy just as the Company had done in her husband's time, having eschewed the pacifist principles of his Quaker forebears.<sup>83</sup> As the managing owner of the largest iron and steel manufacturing company in Europe, 'a giant in an age of pigmies', Theodosia Crowley was clearly unusual.<sup>84</sup> When her husband, John, died in 1728, Theodosia took control of a family business in its third generation of Quaker ancestry. One of the first things she did was to commission an inventory of the stock in her London warehouse. This included locks, chains, hoops for barrels and cooking pots for the British market and 'saws, axes, Sheffield plate and japanned *objects*...oiled and wrapped' for export throughout the world; included in Theodosia Crowley's inventory were 154 types of nail, 80 types of file and three different types of hoe, adapted to suit particular soil conditions in Barbados, Carolina and Jamaica.<sup>85</sup> The contents of the Crowley's Upper Thames Street warehouse were all manufactured in the North East, at Winlaton and sent via the Tyne, coastwise, to several

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82. See [www.henrycort.net/fkcrowley.htm](http://www.henrycort.net/fkcrowley.htm) (13/3/12).

83. Ibid.

84. Flinn, *Men of Iron*, 252.

85. Evans & Ryden, *Baltic Iron*, 3: Theodosia Crowley's London warehouse, Hallett & Co., was managed by her nephew; <http://www.oxforddnb.com/view/article/70508?docPos=3>: John Crowley's grandfather, Ambrose Crowley I (1635-1720) was a semi-literate nailer from Stourbridge, Worcestershire.

different countries; they were valued at £48,115.<sup>86</sup> Theodosia managed the Company from her London house, adjacent to her wharves and warehouses in Upper Thames Street, employing agents in her northern factory and warehouses in several locations in Britain, and staff in the Company's own shops and on board Crowley ships. Yet relatively little is known about her, beyond the fact that she was 'Britain's foremost manufacturer' of engineered products for 39 decisive years.<sup>87</sup>

Despite the magnitude of the Crowley's role in Britain's early capitalist economy and therefore in Britain's 'take-off' into industrialisation, only a few references to Theodosia's management of the Company have survived: they refer, for example, to a series of disputes with Newcastle's Corporation over minor matters such as the amount of duty Crowley's paid for access to the Tyne, compared with other industrialists.<sup>88</sup> It would be interesting to know whether Theodosia subscribed to the Quaker work ethic her husband's ancestor, Ambrose Crowley I, defined in his *Law Book*, since her husband, John, appears to have left the Friends, but what we do know, is that she was an exemplary manager, that she chose her managers wisely and rewarded them for their service beyond what was expected, an important refinement of Ambrose Crowley I's inventory of workmen.<sup>89</sup> Also, that the managers Theodosia were exceptionally efficient and reliable, as Pollard considered essential in modern management.<sup>90</sup> Theodosia Crowley remains one of the great female enigmas of her age, a female master who clearly exerted a great deal of influence on England's industrialisation despite being denied access to the one vital forum in which she might have been able to exert an even greater influence: England's aristocratic parliament.<sup>91</sup>

It was Nossiter who cautioned that eighteenth and early-nineteenth century occupations 'were not always what they seemed'.<sup>92</sup> Whilst Nossiter was referring to the ambiguous descriptions of men's occupations in local poll books before 1832, Chapter Five has established that occupational ambiguity was endemic throughout the eighteenth century and also highly beneficial for enterprising and entrepreneurial women. Elaine Chalus's research into the quasi-political roles that aristocratic women like Lady Mary Wortley-Montagu, Lady Huntingdon and the Countess of Ashburnham played in politics in the course of the eighteenth century

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86. Ibid., 3; see [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £48,000 = £4,800,000 today.

87. Evans & Ryden, *Baltic Iron*, 6 (fn.2), 12: Theodosia Crowley managed the Company on two separate occasions, firstly between 1728 and 1739 (11 years) and again between 1754 and 1782 (28 years).

88. Nef, 'Industrial revolution reconsidered', 1-3, 5.

89. Flinn, *Men of Iron*, 67; Flinn, *Crowley's Law Book*.

90. Pollard, *Modern Management*, 61.

91. Gleadly & Richardson, *Women in British Politics*, 9.

92. Nossiter, *Influence, Opinion and Political Idioms*, 4.



supports this view.<sup>93</sup> Chalus's contention that elite women were 'legitimate political actors...on a non-parliamentary stage' indicates that female political entrepreneurship had significant repercussions on English political life in the Georgian era.<sup>94</sup> This supports the contention that patriarchal ideology was being undermined from within the home, from within the security of their own drawing-rooms, where women were working by envisioning a different sort of world in which they were able to exert an influence on the political system which reinforced their subordinate status. Tea-table talk was clearly not only convivial: it was purposeful and radical, where politicised women like Lady Rockingham and Lady Hervey presided.<sup>95</sup> It was within these spaces that 'cultured and intelligent' women, and, as argued here, enterprising women, exerted an influence on British politics.<sup>96</sup>

Chapter Five has explored the extent to which female enterprise and entrepreneurship enhanced women's status, influence and power in eighteenth-century Britain. It has confirmed how important Hunt's and Wahrman's perspectives on the ambiguous position the middling sort were in a society in which wealth was the primary measure of status.<sup>97</sup> Chapter Five has also contended that reconceptualising the middling sort as the 'enterprising sort' promotes Wiskin's level commercial field, a field in which female innkeepers, for example, access their local society's power-broking nexus not simply on account of their wealth but because their organisational and people skills were valuable in a local context.<sup>98</sup> Chapter Six reinforces this claim by examining the roles that enterprising and entrepreneurial women played in the North East's ability to survive in a period of prolonged crisis.

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93. Chalus, 'Elite women'; Chalus, *Elite Women*); Payne, *British Entrepreneurship*, 23.

94. Chalus, 'Elite women', 689, 697; Chalus, *Elite Women*, 23.

95. Chalus, 'Elite women', 669.

96. Goffee & Scase, *Entrepreneurship in Europe*, 9, 71, 75; J. Humphries, "'Lurking in the wings": Women in the historiography of the industrial revolution', *Business and Economic History*, 20 (1991), 32-44.

97. Hunt, *Middling Sort*; Wahrman, *Imagining the Middling Sort*.

98. Wiskin, 'Women, Credit and Finance', 143.

## Chapter Six

### 6.1 Boom and bust: an eighteenth-century invention

Chapter Six focuses on how enterprising and entrepreneurial women managed to survive a century of profound economic instability in which the combined forces of industrialisation, financial crises and war tested their resolve.<sup>1</sup> Very few studies have examined the impact this combination of forces had on regional industrialisation, though one early and one two recent studies of Liverpool have indicated how much more challenging certain crises were for Britain's West coast ports than for East coast ports.<sup>2</sup> Some of the reasons accounting for such a differential regional experience emerge in this Chapter.



**Illustration 8:** *Coalbrookdale by Night*, Philip de Loutherbourg (1801)<sup>3</sup>

Few paintings capture the dramatic impact that industrialisation had on rural England more evocatively than Philip de Loutherbourg's *Coalbrookdale by Night*, which captures the intensity of new industrial production in a steeply wooded valley in Shropshire, where blast furnaces inflamed the narrow sky day and night, dwarfing the men who toiled below to appease a new demon rather than a new deity.<sup>4</sup> That demon was personified in industrial capitalism, mythologised since as *Prometheus Unbound*, the god of fire.<sup>5</sup> The process of

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1. Christie, *Stress and Stability*.

2. Hyde, Parkinson & Marriner, 'The port of Liverpool'; Haggerty, Webster & White, *The Empire in One City*; S. Haggerty, *"Merely for Money"? Business Culture in the British Atlantic, 1750-1815* (Liverpool: Liverpool University Press, 2012).

3. Source for Illustration 8: <http://www.artexpertswebsire.com/pages/artists/loutherbourg.php>: the Romantic period in British art began *circa* 1800; art historians suggest that it did not end until 1950.

4. Ibid.

5. Ancient Greek tragedy questionably attributed to Aeschylus, pre-450 BC; Percy Bysshe Shelley, *Prometheus Unbound. A Lyrical Drama in Four Acts* (London: C. & J. Ollier, 1820).

industrialisation both fascinated and appalled those who witnessed it, who recognised that this demon was the source of Britain's new prosperity.<sup>6</sup> Patrick O'Brien and Giorgio Riello's meta-history of industrialisation endorses the powerful authenticity of de Louthenberg's visual experience of industrialisation in pastoral England; O'Brien and Riello focus on industrialisation not as the achievement of a highly industrious people in search of a better standard of living but as the strategic goal of a singularly-minded aristocratic government and its mercantilist institutions, those whose ambition was focussed on the achievement of global fiscal-military supremacy.<sup>7</sup>

Whilst strictly beyond the remit of a regional study such as this, O'Brien and Riello's fiscal-military thesis should not be ignored in regional studies of industrialisation.<sup>8</sup> O'Brien and Riello's grand narrative casts doubt on the rise of industrial capitalism simply as a socio-economic phenomenon: it sees Britain's industrial revolution as an expression of global ambition, rather than a 'virtuous' bourgeois phenomenon aimed at maintaining Britain's status quo and the power of the ruling class.<sup>9</sup> This argument has formed part of a wider debate about why the 'industrial revolution' occurred in England rather than elsewhere in the world, the short answer to which has been argued here to have been that Britain's enterprising sort engineered the nation's industrial revolution, by supplying the labour, the new ideas and the capital necessary for successful industrialisation.<sup>10</sup>

The resilience of the enterprising sort was tested by multiple, overlapping strains in Britain's economy in the late-eighteenth century. Extreme fluctuations in weather continued as previously; having become a fact of life, these were to a certain extent predictable.<sup>11</sup> Financial crises, however, were not. There were no fewer than 13 such crises in the eighteenth century, each largely unexpected and increasing in their regularity and severity

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6. D. Defoe, *A Tour Through the Whole Island of Great Britain* (London: G. Strahan, 1724), 121, 197.

7. O'Brien, 'An exceptional fiscal state'; G. Riello & P. K. O'Brien, 'Reconstructing the industrial revolution: Analyses, perceptions and conceptions of Britain's precocious transition to Europe's first industrial society' (Working Paper 84/04, London School of Economics, May 2004); P. K. O'Brien, 'Mercantilist institutions for the pursuit of power with profit: the management of Britain's National Debt, 1756-1815' (Working Paper 95/06, London School of Economics, October 2006), 2-4.

8. O'Brien, 'An exceptional fiscal state'; Riello & O'Brien, 'Reconstructing the industrial revolution'; O'Brien, 'Mercantilist institutions'; Griffin, *British Industrial Revolution*; L. Magnusson, *Nation, State, and the Industrial Revolution: The invisible hand* (London: Routledge, 2009); G. Clark, K. H. O'Rourke & A. M. Taylor, 'Made in America? The new world, the old and the industrial revolution', *American Economic Review*, 98 (May 2008), 523-8'; R. C. Allen & J. C. Weisdorf, 'Was there an "industrious" revolution before the industrial revolution? An empirical exercise for England, c.1300-1830', *Economic History Review*, 64, 3 (August 2011), 1-15.

9. McCloskey, *Bourgeois Virtues*.

10. Riello & O'Brien, 'Reconstructing the industrial revolution'; J. Horn, L. N. Rosenband & M. R. Smith (eds.), *Reconceptualizing the Industrial Revolution* (Cambridge, USA: Massachusetts Institute of Technology, 2010) 8, 10, 20-22.

11. Besomi, 'The periodicity of crises', 85-132, 117; extremes of weather occurred in 1776, 1780\*, 1781\*, 1783-4, 1785. 1788\*, 1789, and 1796\*, mostly bad winters; droughts have been asterisked.

after 1761.<sup>12</sup> They added to Britain's economic instability and the enterprising sort were widely seen as having caused the crises, having, at the same time, the potential to solve them. The enterprising sort were also expected to shoulder the burden of financing the Napoleonic Wars at the end of the eighteenth century, by bearing the brunt of the punitive level of taxation Pitt introduced allegedly to service the National Debt but, in reality, to fund Britain's most expensive wars to date. To summarise: late-eighteenth century Britain experienced an unprecedented level of 'sudden' changes to its financial 'expectations', the government's and Britain's banks' response to which became focussed on restoring public 'confidence' rather than issuing more money.<sup>13</sup>

Panics were not an entirely new phenomenon in eighteenth-century Britain, as the South Sea Bubble debacle had proven.<sup>14</sup> What was 'new' about the financial crises in the late-eighteenth century was the government's and its financial institutions' responses to them, which had hardened by 1792 into regarding popular protests as seditious riots to be repressed by force.<sup>15</sup> Runs on banks which had previously been observed to comprise of desperate employers lacking the small coin required to pay their employees were suddenly regarded as expressions of public disaffection.<sup>16</sup> The nation's credit mechanisms, which had been established long before the eighteenth century, were severely tested on eight such occasions in the period studied here, in 1780, 1781, 1783-4, 1785, 1788, 1789, 1793 and 1796, owing to poor harvests and/or financial panics.<sup>17</sup> Whilst the effects of those panics were different in different regions, they were sufficiently regular to destabilise Britain's economy a national level.<sup>18</sup>

The historiography of financial crises is extensive and continues to expand. With every modern crisis, interest in historic crises is renewed, and they too are re-examined in the light of new evidence or from a different perspective.<sup>19</sup> The much-mythologised South Sea Bubble crisis in 1720 remains controversial almost 300 years later, because it was the first to highlight the widespread and pernicious influence of new types of monied people, speculators, whose ungodly pursuit of 'getting and spending' was based on what was called

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12. Overton, *Agricultural Revolution*, 202.

13. Phillips, *Banks*, 25; Hoppit, 'Financial crises', 41; C. P. Kindleberger & R. Aliber, *Manias, Panics and Crashes: A history of financial crises* (New Jersey, USA: John Wiley & Sons, 1978); Kindleberger & Lafarge, *Financial Crises*.

14. Hoppit, 'South-Sea Bubble'; H. J. Paul, *The South Sea Bubble: An Economic History of its Origins and Consequences* (Abingdon: Routledge, 2011).

15. Speck, *Stability and Strife*.

16. Temin & Voth, *Prometheus Unshackled*, 5, 149; Phillips, *Banks*, 19: Matthew Boulton minted Britain's first authentic copper coinage in 1797.

17. Holderness, 'Credit in rural society'; Howell, *Commerce before Capitalism*.

18. Besomi, 'Periodicity'; Hyde, Parkinson & Marriner, 'The port of Liverpool'.

19. Lydall, *Entrepreneurial Factor*.

‘imaginary’ money, or credit.<sup>20</sup> Margot Finn described the social relationships that developed out of the reciprocal use of credit as ‘the life-blood of human relations’, which emphasises the extent to which the human costs of *failed* credit relationships, resulting in insolvency and bankruptcy, struck at the very heart of enterprising societies.<sup>21</sup> Ambiguous though attitudes to credit and debt remained throughout the eighteenth century, this study has found that trust-based financial relationships endured in the North East; they were not suddenly replaced by anonymous contractual financial transactions. They were valuable because they reinforced trust, which proved especially important in times of crisis, as in the dates shown in Table 6.1.

Type of Crisis	Year of Crisis											
	1701	1710	1715		1745							
Public (corporate)												
Private								1772	<b>1778</b>	<b>1788</b>		
Public and private			1720*								<b>1793</b>	<b>1797</b>
Problematic				1726		1761	1763					

**Table 6.1: Financial crises in England, 1701-1797** <sup>22</sup>

Table 6.1, based on Julian Hoppit’s overview of contemporary and modern economists’ statistics on bankruptcy, shows how short the periods of recovery were between the 13 financial crises Britain experienced between 1701 and 1797. Each of the crises shown in Table 6.1 was regarded at the time as different from the previous one, an assumption contested in historical perspective but understandable from the point of view of the individuals who experienced them.<sup>23</sup> Table 6.1 indicates that the majority of the financial crises before 1750 were contained within the public finance sector, that is, limited to government finance, its relationship with the Bank of England and its often obscure connections with its quasi-political commercial institutions, such as the East India and the South Sea Companies, which were regarded as suspicious because they appeared to exert a disproportionate amount of influence on government finances compared with, for example, unrelated private investors.<sup>24</sup> The South Sea Bubble crisis signalled a deviation from an

20. Hoppit, 'South-Sea Bubble'; Paul, *South Sea Bubble*; W. Davis (ed.), *William Wordsworth: Selected Poems* (London: J. M. Dent & Sons Ltd, 1975), 119: 'The world is too much with us' (1807); Ingrassia, *Authorship, Commerce, and Gender*, 5.

21. M. C. Finn, *The Character of Credit: Personal debt in English culture, 1740-1914* (Cambridge, UK: University Press, 2003); J. Hoppit, 'Attitudes to credit in Britain, 1680-1790', *Historical Journal*, 33, 02 (1990), 305-322.

22. Source for Table 6.1: Hoppit, 'Financial crises', 44; T. S. Ashton, *Economic Fluctuations in England, 1700-1800* (Oxford: Oxford University Press, 1959), 112-114; the South Sea Bubble crisis is asterisked; the four crises that occurred in the period studied here are emboldened and the worst crisis of the century is shaded.

23. Hoppit, 'Financial crises'.

24. M. C. Lovell, 'The role of the Bank of England as lender of last resort in the crises of the eighteenth century', *Explorations in Entrepreneurial History*, x (1957), 8-21; Temin & Voth, 'Private borrowing during the financial revolution'; V. Hutchings, *Messrs Hoare Bankers: a history of the Hoare banking dynasty* (London: Constable & Robinson, 2005); J. Orbell & A. Turton, *British Banking: A guide to historical records* (Aldershot: Ashgate, 2001).

established pattern of crises in Britain's public finances. It was noted to be different because it demonstrated the extent to which the new monied elected to invest in a level of speculative activity previously the preserve of Britain's elites, aristocrats and government ministers.<sup>25</sup> The fact that two hitherto highly socially distinct groups behaved equally recklessly, or opportunistically, simply to gain large profits by speculative means, was not lost on eighteenth-century moralists like Daniel Defoe, who considered this conclusive evidence that financial immorality rather than financial probity was driving industrialisation.<sup>26</sup>

The clustering of mixed or problematic crises shown in Table 6.1 indicates a key point in industrialisation, the point at which public and private crises operated together, as may be expected of an uneven process such as industrialisation has been described. Were we to delve further into regional and local crises it is likely that a subset would also be found to have had an influence at a regional level. One crisis which does not feature in Hoppit's analysis but which has been proven by Jacob Price and Kenneth Morgan to have disrupted trade in Britain's west coast, or Atlantic trade ports between 1774 and 1782, illustrates the differential regional impact such crises had.<sup>27</sup> Ports such as Bristol and Liverpool were the first to be affected when their customers in North America began to default on their debts to Britain as a consequence of the War of Independence; by 1774, the Atlantic trade was indebted to Britain to the tune of approximately £6,000,000, the result either of an overextension of credit and/or inconsistent policies on it, such as Defoe had warned about fifty years previously.<sup>28</sup>

George Chalmers began to assess the human cost of financial crises, namely bankruptcy, in 1782, when he began to record the number of bankrupts listed in that 'melancholy chronicle', the *London Gazette*.<sup>29</sup> When compared with Hoppit's analysis in Table 6.1, it is clear that Chalmers' figures were reasonably accurate between 1783 and 1788, but inaccurate for 1782, 1793, 1797 and 1800.<sup>30</sup> Appendix K confirms that both contemporary and modern estimates

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25. Ingrassia, *Authorship, Commerce, and Gender*, 3; Bellamy, *Commerce, Morality and the Eighteenth-Century Novel*, 3.

26. Defoe, *A Tour*, 121, 197.

27. J. M. Price, *Capital and Credit in British Overseas Trade* (Cambridge, USA: Harvard University Press, 1980), 122; K. Morgan, *Bristol and the Atlantic Trade in the Eighteenth Century* (Cambridge, UK: University Press, 1993); Haggerty, Webster & White, *The Empire in One City*; Haggerty, "Merely for Money".

28. Hoppit, 'Financial crises', 52; Morgan, *Bristol*, 112; Defoe, *A Tour*, 121, 197; see [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £6,000,000 = £600,000,000 today.

29. Chalmers, *Estimate*, xli: describing the *London Gazette*, where bankruptcies were made known; Chalmers was appointed chief clerk to the Committee of Privy Council on matters relating to trade in 1786; W. Bailey, *List of Bankrupts, Dividends and Certificates from the Year 1772 to 1793* (London: T. Wilkins, 1794).

30. Hoppit, 'Financial crises', 44.

remain imprecise, underestimating the total number of bankruptcies the enterprising sort suffered between 1778 and 1801.

Year	Chalmers' no. of bankruptcies	Revised no. of bankruptcies	Discrepancy
1782	411	558	147
1783	528	540	12
1784	517	544	27
1788	697	754	57
1793	<b>1256</b>	<b>1956</b>	<b>700</b>
1797	869	1115	246
1801	881	1199	318
<b>Totals</b>	<b>5,159</b>	<b>6,666</b>	<b>+1,507</b>

**Table 6.2: Estimates of bankruptcies in England, 1780-1801** <sup>31</sup>

Tables 6.2 and 6.3 reflect both the national and the regional costs of financial crises. Surprisingly, Table 6.3 records that 1789 was a difficult one in the North East, the *Newcastle Courant* recording 14 bankruptcies between 28 February and 6 June, a period of just 14 weeks.<sup>32</sup> Yet this year does not feature in Table 6.2. It is clear that national statistics did not always capture the reality of crises in England's industrialising regions. That reality saw both medium and large-scale businesses fail. The smallest businesses, owing less than £100 to a single creditor, relied on their creditors' goodwill to avoid failure; those in Tables 6.2 and 6.3 bore the brunt of failure.

No.	Date	Name	Occupation	Location
1	28 February	Henzell, Joshua	Glassmaker	Newcastle
2	28 March	Simpson, Thomas	Linen draper	Gateshead
3	4 April	Galley, James	Coal fitter	Sunderland
4	4 April	Verty, John & Stephenson, Richard	Linen drapers	Newcastle
5	18 April	Brown, Richard	Wine merchant, dealer, chapman	Newcastle
6	18 April	Brown, Elizabeth	Shipowner ( <i>Betty</i> )	Bishopwearmouth
7	18 April	Moor, John	Mercer	Monkwearmouth
8	25 April	Finlay, George	Master mariner	Berwick on Tweed
9	2 May	Burdon, John	Sugar refiner	Newcastle
10	2 May	Jackson, Ann	Shipowner ( <i>John &amp; William</i> )	Bishopwearmouth
11	9 May	Anderson, Edward	Merchant, dealer and chapman	Newcastle
12	9 May	Garland, Joshua	Spirit merchant	Newcastle
13	6 June	Saint, Thomas	Printer	Newcastle
14	6 June	Woodville, Isaac	Linen factor	Newcastle

**Table 6.3: Bankruptcies in the North East, February-June 1789** <sup>33</sup>

31. Source for Table 6.2: Appendix K.

32. *Newcastle Courant*: dates as shown in Table 6.3.

33. Ibid.

The impact of failures amongst this size of enterprise was not small in scale, nor in terms of capitalisation, daily running costs or the number of employees affected. A glassmaker's failure, such as Joshua Henzell's, is likely to have affected not just the men and women employed there but those employed in ancillary occupations such as refining salt, weaving baskets and shipping. Table 6.3 suggests that dealers, middlemen with high status, were actually very vulnerable to bankruptcy. They represent 57% of total bankrupts in Table 6.3. Dealers were likely to have had large stocks unsold when bankrupted, though this was not always a disadvantage: valuable stock could be sold immediately or simply shared amongst creditors, minimising the dealer's losses. Importantly, the government also lost taxation revenue whenever bankruptcies occurred in large numbers. Having determined that the burden of taxation should fall on those deemed capable of bearing it, namely the enterprising, 'monied', sort, it seems all the more surprising that Pitt's Income Tax Bill was passed.<sup>34</sup>

## **6.2 Women's responses to financial crises**

This study has contended that enterprise and entrepreneurship were a source of empowerment for women and that there were several different routes to empowerment, including being a householder, a female master in trade and a wealthy investor. Building on these observations, it becomes plausible that empowerment can be tested against women's ability to survive crises. Surviving can also be seen as a test of women's attitudes to risk.<sup>35</sup> The key questions to ask at this point are, firstly, whether women scaled down their enterprises between 1778 and 1801; secondly, whether they expanded; and, thirdly, what effect either strategy had on the longevity of those enterprises.

It is plausible that historians who have asserted that women's enterprises were generally smaller than men's, either in terms of their size, scale, and/or capital requirements have either paid insufficient attention to the advantages of remaining small or lacked evidence relating to the size and longevity of women's enterprises to determine the validity of this claim.<sup>36</sup> If women's businesses in general really were smaller than men's, it would be difficult to conclude that commerce was a gender neutral phenomenon.<sup>37</sup> As stated, however, failure was also a gender-neutral phenomenon, as the experience of the goldsmith's widow, Ann Bulman, demonstrated. Ann's husband, George, had held the highly respectable position as the Warden of Newcastle's goldsmiths' company seven times, guaranteeing loans to other guildsmen,

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34. Sabine, *History of Income Tax*, 61, 168, 243; Cooper, 'William Pitt, taxation and the needs of war'; Wahrman, *Imagining the Middle Class*, 22.

35. Aston, *Female Entrepreneurship*, 50.

36. Hunt, *Middling Sort*, 12.

37. Wiskin, 'Businesswomen and financial management', 143; Wiskin, 'Women, Credit and Finance', 143.



until he was bankrupted by one of his employee's embezzlement, leaving his wife a 'distressed gentlewoman', illustrate what was undoubtedly a harsh reality for the indebted.<sup>38</sup> The fact that Mrs Bulman was pursued to repay her husband's debts confirms what several historians have contended about the ambiguous status of women alone.<sup>39</sup> Though Mrs Bulman received some assistance from the goldsmiths' guild and from Newcastle Corporation, it required imprisonment to clear her debt.<sup>40</sup>

Mrs Bulman's experience represents a rare occurrence in this research, but one which reveals an ambiguity in the main argument. Mrs Bulman appears here *only* as a debtor, which suggests that she had not chosen a life of enterprise but was driven to it by economic necessity. Mrs Bulman's experience of enterprise was clearly very different from that of the shipowners, Elizabeth Brown and Ann Jackson (both listed in Table 6.3), whose engagement with enterprise predisposed them to anticipate selling their ships if they were obliged to.<sup>41</sup> The difference between these three female debtors is considered important in this study. How, for example, did women survive periods so regularly disrupted by forces beyond their control, including what Finn identified as a less tolerant attitude towards debtors in the late-eighteenth and early-nineteenth centuries?<sup>42</sup>

The reality of Ann Bulman's situation questions the validity of the main premise of this study, that female enterprise was empowering. In Mrs Bulman's case, clearly, it was not, which leads us to consider how many women were reluctantly enterprising like her. Ann Bulman was an exception in the sense that she was one of relatively few bankrupt women identified in this study, who were outnumbered by successfully enterprising women as described by McCloskey, namely those upholding the 'bourgeois virtues' inherent in the benign face of capitalism.<sup>43</sup> 'Bourgeois virtues' were also celebrated in British newspapers, important vehicles for publicising the contribution women made to various causes in local, regional and national contexts. London's *Morning Chronicle* for 11 March 1793, for example, published the names of 174 women (and one man, a Mr Harris, who gave £5 5s 0d) who donated money to the *Ladies' Subscription for the Relief of Widows and Children of Soldiers and Seamen*.<sup>44</sup>

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38. Gill, *Goldsmiths*, 69-70; the Distressed Gentlefolk's Aid association was founded by Elizabeth and Constance Finn, mother and daughter, in London in 1897.

39. Hufton, 'Women without men'; Sharpe, 'Dealing with love'; Moring, 'Widows and economy'.

40. M. Finn, 'Debt and credit in Bath's Court of Requests, 1829-39', *Urban History*, 21, 2 (October 1994), 211-236, 214.

41. *Newcastle Courant* (18 April 1789/2 May 1789): sale of Elizabeth Brown's ship, *Betty*, and assignment of Ann Jackson's ship, *John and William*, the latter to creditors, William Brown (coal viewer) and Thomas Hixon; both women lived in Numbers Garth, Bishopwearmouth.

42. Chalmers, *Estimate*, xli; Finn, 'Debt and credit'.

43. McCloskey, *Bourgeois Virtues*.

44. *London Morning Chronicle* (11 March 1793).

Lady Mary Bowlby gave £120 and a Mrs Bruce, £150. Three Montagu women (Lady Elizabeth, Lady Caroline and Lady Harriet, none of whom were related to Elizabeth Montagu) also subscribed to the fund, as a number of other women did, including a ‘servant to a Lady’, Sophia L. Escariel, who gave £5 0s 0d; was Miss Escariel wealthier than the average servant, whose annual wage was around £6, or was she one of the servants identified earlier as a moneylender because she had saved her wages? We don’t know; what is clear is that Subscription lists are a valuable source for tracing enterprising women, including the ‘young lady, ten years old’ who gave 2s 6d and ‘an unknown lady’ who gave £50: they represented monied women who were keen to make a difference to less fortunate others. What is particularly interesting about this list is that subscribers were requested to ‘mention the name of the Banking House...into which they have paid their money’. Whilst this does not prove that more women had bank accounts of their own than is commonly assumed, it suggests that women were not as unfamiliar a sight in banks stereotypical representations of them assume.

A good deal of evidence has survived to establish that the North East’s wealthiest women were considered by their tenants to be kind and philanthropic, as was expected of them at a time when ‘the management of a factory or mine [meant the] government of a whole community’.<sup>45</sup> Though we do not know how often Theodosia Crowley visited her manufactory in Winlaton, we do know that she sponsored a cup in the local races and acted promptly when notified that her ‘crew’ were distressed by the rise in the price of bread in 1756, by instructing her steward to intervene and ‘by (*sic*) up corn at the market price and furnish all the manufacturers there...with 10 cwt. of the best white bread... [thereby] paying the baker’s wages’ and relieving that distress.<sup>46</sup> Few industrial or business historians have focussed on these roles as maintaining positive social relations between masters and men. Nor have they incorporated the devastating effects of financial crises into accounts that celebrate a century of heroic entrepreneurship.

Evidence supporting the view that capitalist masters did not consider themselves as remote from their employees in the eighteenth century as they did in the early-nineteenth century can be found in a number of the sources used here. Elizabeth Montagu and Diana Beaumont, for example, did not build houses for their miners simply to maximise the profitability of their enterprises, nor to reinforce their ‘social importance’ or ‘power over people’: they saw their role as improving their assets, certainly, but by virtuous means, by creating communities, with

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45. Pollard, *Modern Management*, 206; Hattersley, ‘Philanthropy on landed estates’.

46. *London Gazetteer & Daily Advertiser*: reporting Theodosia Crowley’s response to the bread crisis (16 December 1756).

schools and churches, facilities which were the products of enlightened thought or ‘benign’ capitalism.<sup>47</sup> Whilst it cannot be established that the majority of the enterprising women identified here shared exactly the same capitalist mindset as large employers like Theodosia Crowley, Diana Beaumont and Elizabeth Montagu, two social forces, mutuality and gentrification, operated together to increase the likelihood that this was the case. Stobart’s contention that ‘gentlemen and shopkeepers’ were much more mutually dependent on each other than previous class-based perspectives have assumed has its counterpart in this study, namely, enterprising women and their servants.<sup>48</sup> The natural tendency for those below to aspire to the ‘station above’, as Thompson contended, reinforced mutuality.<sup>49</sup>

As has been noted earlier, the boundaries between classes, or ranks, as they were more commonly known in the eighteenth century, have often been seen as becoming more permeable towards the end of the eighteenth century, an advantageous product of industrialisation and urbanisation.<sup>50</sup> Greater permeability also had an impact on individuals’ and groups’ responses to the experience of hardship.

No.	Proprietor	Self/tenant	Occupation/address	Claim (self/tenant)
1	Angus, Mrs Margaret	Self/Daniel Newton		5s/5s
2	Ellison, Miss Elizabeth	Self/Hannah Ellison	St Andrews’ parish	14s/14s
3	Ellison, Miss Jane	Self/Jane Lynn		?
4	Haigh, Susan	Self/Mrs Moises		11s/11
5	Henzell, Mrs Jane	Gibson		4s
6	Rayne, Margaret	Joshua Airey	St Andrews’ parish	15s
7	Scotland, Mrs Sarah	Captain Auckland		£1
8	Smoult, Mrs Charlotte	Jane Wilson	Milliner, Denton Chare	£1 10s/30s
9	Turnbull, Mrs	Self/Marshall		6s/4s
10	Wardle, Jane	Elizabeth Fenwick		10s

**Table 6.4: Land Tax Redemptions in Newcastle in 1798** <sup>51</sup>

Table 6.4 illustrates this point using evidence derived from the government's plan to raise money by means of Land Tax Redemptions, introduced in 1798. It was in the course of reclaiming Land Tax that women unaccustomed to revealing their vulnerability did so more publicly. The Land Tax returns represent the responses of distressed gentlewomen, who saw their incomes fall and, consequently, their status. Historically, privileged women have been portrayed as likely to have been serving soup to the destitute in kitchens set up for the purpose, but Table 6.4 shows them claiming relief both for themselves and on behalf of their tenants. Here, dependency reinforced mutuality. especially in times of crisis that the

47. Derby, 'Ireland and the Land Act', 474; McCloskey, *Bourgeois Virtues*.

48. Stobart, 'Gentlemen and shopkeepers', 893.

49. Thompson, *Gentrification*; Wahrman, *Imagining the Middle Class*, 5.

50. Scase, *Class*; Stobart, 'Who were the urban gentry'.

51. Source for Table 6.4: Land Tax Redemptions, 1798.

vulnerability of proprietors was revealed: Crises also revealed that property was not the most liquid of assets.<sup>52</sup>

Evidence from the North East suggests that women who engaged in enterprise escaped the stigma attached to dependency, challenging Froide's observation that it continued to affect women's life chances in certain towns, including Newcastle, before 1750.<sup>53</sup> Here, by the late-eighteenth century, we find that propertied women like Mrs Bowie could advertise their enterprise publicly, whilst those who eschewed *Trade Directories*, including several milliners, like Miss Dorothy Cook, could advertise in the newspaper their clients favoured.<sup>54</sup> These women may not have been keen to publicise their need for cash, but the fact that they anticipated becoming in need of it encouraged them to be creative. This applied to balancing their books, borrowing money and enticing customers by advertisements and the offer of reduced terms. As we learn from Melanie Tebbutt, local pawnbrokers also preserved the dignity of these 'polite and commercial people' by adapting their shops to create booths for private transactions to preserve customers' anonymity.<sup>55</sup> Anonymity was also preserved within all-female networks of friends, which have been seen as the locus of the small-scale lending and borrowing essential in times of crisis. In view of the many networks women were involved in, it is not difficult to appreciate how likely it was for an employer to borrow from an employee.<sup>56</sup>

It is interesting to consider whether enterprising women who lived within their means played a hitherto unacknowledged but crucial role in industrialisation simply by their frugality. Whilst this cannot be said of Diana Beaumont, for example, who is reputed to have made £60,000/year from lead mining in the Pennines and similar profits from coal mining in West Yorkshire, not to mention rents on her estates in both regions, she too bankrolled industrialisation with the proceeds of industry and rentals on her North Eastern properties, the latter consisting of 30,000 acres of land averaging 16s/acre, worth a total of £24,000/year.<sup>57</sup> The difference between the contribution those with modest incomes made to the quantum of regional capital that sustained economic growth, and that made by wealthy women like Diana Beaumont, highlights the integration between regional wealth and London money. It is

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52. Phillips, *Women in Business*, 1, 119, 160: providing evidence that average property values were higher in London than in the North East.

53. Froide, *Never Married*, 8-10, 92; Kay, *Female Entrepreneurship*, 3-4, 6.

54. *Newcastle Courant* (31 January 1789).

55. M. Tebbutt, *Making Ends Meet: Pawnbroking and working-class credit* (Leicester: University Press, 1983); Langford, *Polite and Commercial People*.

56. Stobart, 'Gentlemen and shopkeepers', 893.

57. Hughes, *Lead, Land and Coal*, 422; see [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £24,000 = £2,400,000 today.

possible to argue that those with modest incomes made an equal or more important contribution to North Eastern regional industrialisation than Diana Beaumont did, given that a significant amount of her wealth bankrolled her son, Wentworth Beaumont, with the £70,000 he required to win a seat in parliament, which he eventually did in 1826.<sup>58</sup> But is this really a fair assessment? Diana Beaumont's prodigious wealth did not make her family immune to failure. Her lead mining profits were invested in the first Newcastle Bank, the 'Old Bank', established in 1755 by Messrs Bell, Cookson, Airey and Carr, who were all customers for the Beaumont's lead.<sup>59</sup> As was customary at the time, this bank was linked to Coutt's in London: it was this association which caused the Beaumonts to lose £80,000 in 1806.<sup>60</sup> The same inadequacies which historians such as Temin and Voth noted in the relationship between provincial banks and their London brokers proved to be the Beaumonts' undoing, namely a mismatch between the dates that promissory notes were due to be paid and the ability of the banks to pay them.<sup>61</sup> The Beaumonts' losses, equivalent to £8,000,000 today, affected not only London but also the North East.

Returning to the fact that Britain was either preparing for war, engaging in war or recovering from war, for 16 of the 23 years covered in this thesis, it is not difficult to understand why women were drawn into the British economy in large numbers. Women have often been represented as having benefited from temporary reductions in the adult male labour force at such times, including in the armed forces' supply chain.<sup>62</sup> Their ability, however, to compensate for an overall shortfall in labour, particularly in the North East, has remained questionable. Questions focus, for example, on whether the 25% increase in the clothing sector, or the 33% increase in the hospitality sector, or the 50% increase in the food, drink and grocery sector, were sufficient to make a difference to survivalist incomes? Was the fact that there were six times more women in professional roles in 1801 than in 1778 and almost three-times more women in highly capitalised enterprises such as dealing, carrying and warehousing, sufficient, where the price of goods had increased disproportionately to outstrip average earnings?

It has been contended here that the presence of women in each of the above sectors boosted family incomes and increased their security in the short-term. The question of the impact recurrent instability had on, for example, the longevity of women's enterprises, is more

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58. Hughes, *Lead, Land and Coal*, 122-3; see [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £70,000 = £7,000,000 today.

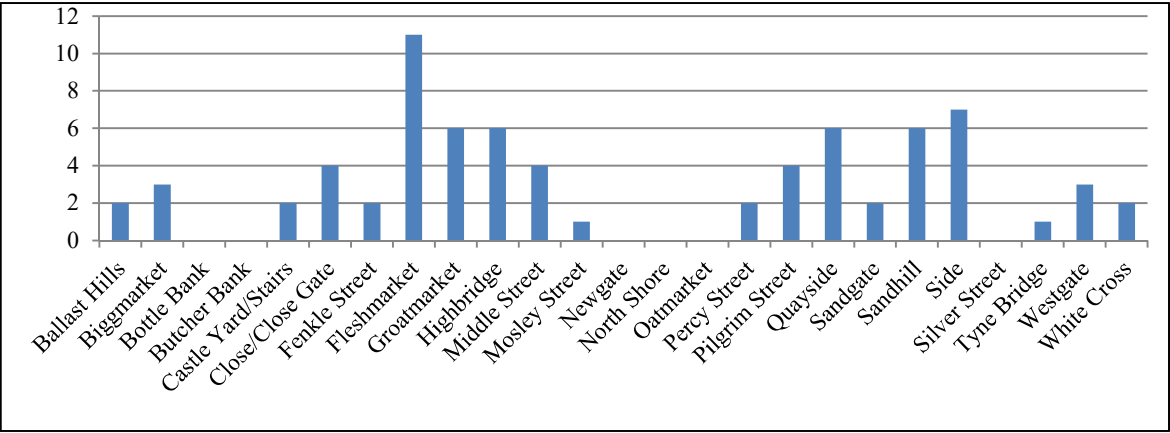
59. Ibid, 57, 124.

60. Ibid, 124; see [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php).

61. Temin & Voth, *Prometheus Unshackled*.

62. Pinchbeck, *Women Workers*, 63, 69-70; Schwarz, *London*, 177, 224.

difficult to answer. It is based on how the success of a particular business is measured. Having previously intimated that longevity may not have been the most important criterion when measuring the success of women’s businesses, it now appears that the fact that these enterprises survived was important as a measure of their ‘fitness for purpose’, defined here as the capacity to fulfil what was required of them within a certain period of time, such as an enterprising woman’s working lifetime or intermittent episodes within it. The first point to make about the following discussion, focussing on the longevity of women’s enterprises, is that it cannot be compared with any other such study, which obviously limits its value.



**Table 6.5: Location of women’s businesses in Newcastle and Gateshead, 1778-1801** <sup>63</sup>

Business historians who have emphasised longevity as the *sine qua non* of business success have not yet considered where female enterprises stand in such dynastic theories. Appendices A and B show that 426 urban female enterprises survived for between one year and 23 years: 35% were relatively long-lived, surviving for between four and twenty-three years whilst 65% were relatively short-lived, surviving for between one and six years. All of the women shown were in charge of an enterprise for at least one year, and the majority of female enterprises remained at the same premises for between four and 23 years: this suggests that the business owners, or their families, owned those premises. Unsurprisingly, the ‘feminine’ trades were foremost amongst those businesses which survived for a long time in such locations: only occasionally did they relocate or expand. This reinforces the claim that home ownership formed the basis of both a continuous occupation and a short-term occupation for women, who could dip in and out of employment to suit their age and life-cycle. This local assessment of longevity does not constitute positive proof of female ownership of premises but it does indicate the likelihood of this being the case, particularly for businesses established in

63. Source for Table 6.5: *Newcastle Trade Directory*, 1827.

Newcastle's and Gateshead's older streets, such as the Side, the Fleshmarket, Sandhill and Gateshead's Bottle Bank. Family or female ownership of those premises also accounts for women's relative lack of mobility.

Table 6.5 supports the contention that the majority of women's businesses were established in family owned premises from which women maintained their trades by establishing a reputation. Only a minority expanded by changing locations, seen here as expressing ambition; moving to Newcastle's most fashionable locations, such as Westgate and Pilgrim Street, also attracted a new clientele. Locations such as St Nicholas Churchyard came to be a favourite of sociable widows who enjoyed living in an area reminiscent of that to which they had grown accustomed, an area busy with artisan workshops and merchants' premises but also close to surgeons, glaziers, glovers, grocers and brewers.<sup>64</sup> Women who owned real estate in these areas shared this space with unusually enterprising elite women like Lady Dundonald and Diana Beaumont, whose town houses were in such locations. This suggests that even the wealthiest women experienced the reality of economic crises.

Financial crises fell with ungendered and classless effects on men and women alike, irrespective of social or monied status. They did so because both cash and credit were in short supply; it was the shortage of 'small change' which made daily life for both groups very difficult.<sup>65</sup> Coins of small denominations were scarce throughout the eighteenth century. Promissory notes and manufacturers' tokens increased, and it was said of bank notes that they 'never gr[e]w better by keeping'.<sup>66</sup> Interest on promissory notes accrued at the rate of one farthing per day, and they afforded some security by listing the chain of transactions on the back of the notes.<sup>67</sup> Bills of exchange attracted a slightly higher rate of interest, at 1.1¼ %/day, but in a crisis fewer brokers were willing to discount them.<sup>68</sup> A few banks paid queuing customers in sixpences when liquidity crises occurred.<sup>69</sup> Those who were able accessed more informal networks to access cash. There remains one further reason why it may ultimately be unnecessary to distinguish between women's and men's responses to economic crises. It rests, however, on the false premise that women's status in patriarchal society caused

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64. NRO 4978/A/4/4: leases of 27 St Nicholas Churchyard; NRO 4978/A/7/3: leases of the east end of St Nicholas Churchyard.

65. Temin & Voth, *Prometheus Unshackled*, 186.

66. Phillips, *Banks*, 26.

67. Ibid, 6, 17, 19-20: Matthew Boulton minted the first reliable copper coinage in 1797 and the Newcastle goldsmith, John Robertson II continued to issue silver tokens until 1811-2; Wiskin, 'Businesswomen and financial management', 158.

68. Phillips, *Banks*, 27.

69. Ibid, 9, 24: for Murdock & Co., paying customers in sixpences merely drained £15,000 of the bank's reserves of £200,000 more slowly.

them to view life events in a different way to men. Froide's assessment of the early modern period, for example, contains many examples of women being routinely marginalised: persuasive though her examples are, it has been argued here that women found many different ways to challenge such instances. Having established the presence of a high number of enterprising women in the North East, the plausibility of them responding to crises exactly as men in their position did increases. Neighbours Elizabeth Brown and Ann Jackson, for example, both sold their ships to settle their debts in the difficult spring of 1789.<sup>70</sup> Three other women, Catherine Henzell, Hannah Hutchinson and Elizabeth Simpson, all stepped in to resolve their husbands' bankruptcies, thus confirming Wiskin's contention that they were equal partners in their family businesses.<sup>71</sup>

### 6.3 Regional responses to economic crises

In view of the proposition made above, it no longer appears useful to regard enterprising and entrepreneurial women as significantly different from the norm, or exceptional. Where economic crises were concerned, women employed the same strategies as men. In other words, responses to economic crises were not related to gender but to recovery and survival. When we review women's businesses during the final decades of the eighteenth century with the principles Cameron established for measuring the robustness of a regional economy, two earlier observations are confirmed. Firstly, that the total number of women's enterprises increased, by 40% in some sectors, and, secondly, that the majority of female enterprises were long-lived. Historians who measure success by longevity may be assured, then, that the majority of these enterprises were successful and those which ensured that the same property remained in the same family until 1827 were very successful. The most successful have also been shown to have been built on a diverse portfolio of different assets, balanced between liquid and illiquid assets (indicated in Table 4.3). The 'heroine' who exemplified this successful strategy was none other than the landowning linen draper, Miss Fish, one of the most successful businesswomen in the North East.

Accessing cash was one of the greatest difficulties facing employers in the eighteenth century. Writing from the perspective of the late-nineteenth century, the North East's banking historian, Phillips, was anxious to quash rumours that the North East was to blame for the

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70. *Newcastle Courant* (18 April 1789/2 May 1789): sale of Elizabeth Brown's ship, *Betty*, and assignment of Ann Jackson's ship, *John and William*.

71. F. Buckley, *Old English Glass Houses* (Sheffield: Society of Glass Technologists, 2006), 31; *Newcastle Courant*: notice to attend the offices of Catherine Henzell & Co., to receive dividends (19 March 1791); *Newcastle Courant*: dissolution of the partnership of Hutchinson & Banks, shipbuilders and blacksmiths, South Shields (12 September 1778); *Newcastle Courant*: request for creditors to apply to Elizabeth Simpson, wife of Thomas, bankrupt linen draper, Gateshead (30 May 1789); Wiskin, 'Women, Credit and Finance', 143.



banking crises which erupted in 1793 and 1797; Phillips asserted that Newcastle's banks had been 'quiet' when the first reports of the 1793 banking crisis 'spread alarm'.<sup>72</sup> Phillips' took pains to explain that Newcastle bankers very rarely made hasty excursions to London to access cash, but that they did so in 1793 in response to a totally *unprecedented* situation previously agreed at a meeting of all the region's banks. Rowland Burdon was despatched to London to withdraw all the region's cash deposits from their London bankers. He was declared a local hero after suffering an assault on the return journey having concealed the region's cash reserves safely. Whilst such concerted action failed to prevent Newcastle's Commercial Bank from bankruptcy, public confidence was restored by a prompt initiative between private individuals and the Town Council. A lesson had been learned: between 1793 and 1797 the Newcastle banks retained a higher reserve of their own cash within the region. When the next crisis occurred in 1797 they thus avoided suspending payments, surviving this crisis rather better than many other regions.<sup>73</sup>

The role that provincial banks played in regional industrialisation remains as controversial as Cameron observed it to be in the 1960s.<sup>74</sup> Blanchflower and Oswald's assertion that provincial banks were more risk averse than entrepreneurial women were, is particularly interesting, given that women continue to be assumed to be more risk-averse than men, a simplistic but remarkably persistent misconception with a patriarchal ideological root.<sup>75</sup> Several examples have been presented here challenging this assumption, none more conclusive than that of Jane Hodge, cited by Helen Doe as a particularly ambitious investor in the North East's shipping industry, who charged an extortionate rate of 45% interest on her loans.<sup>76</sup> In contrast to women like Jane Hodge, Quakers gained a reputation for lending money at reasonable rates; they were also considered the most honest of early bankers, despite the fact that their religious views were not accepted in many eighteenth-century towns.<sup>77</sup> They responded to crises with great spiritual authority: brethren whose businesses failed were called to account by their local Meeting; they were often excommunicated until solvent, as Sir Ambrose Crowley I's brother-in-law, Charles Lloyd of Dolobran, was, 'disowned' until he repaid his 'injured creditors'.<sup>78</sup> Quakers dispensed justice as they dispensed charity, with an

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72. Ibid, 48.

73. Hyde, Parkinson & Marriner, 'The port of Liverpool'.

74. Cameron, *Banking*.

75. Blanchflower & Oswald, 'What makes an entrepreneur', 29-30.

76. H. Doe, 'Waiting for her ship to come in? The female investor in nineteenth-century sailing vessels', *Economic History Review*, 63, 1 (February 2010), 85-106, 100.

77. Davies, *Quakers in English Society*, 140-2.

78. Walvin, *Quakers: Money and Morals*, 72; A. Lloyd, *Quaker Social History, 1669-1738* (London: Longmans, Green & Co. Ltd, 1950), 72.

authority that appeared ruthless, through a nationwide network of Committees for Sufferings, in which Quaker women were frequently the arbitrators.<sup>79</sup>

It has been observed that the role provincial banks played in industrialisation was very limited, possibly because bankers were notoriously cautious, conservative and risk averse, a mindset intimated in popular pamphlets such as '*Every Man[was] his own Broker*'.<sup>80</sup> This is, however, consistent with momentous change in society, which included an absence of rules, or 'precedents', for the enterprising to follow, hence Pollard's suggestion that entrepreneurial individuals wrote them.<sup>81</sup> This study has revealed significant evidence that women were instrumental in rewriting the rules of management, which was, in turn, so essential in improving North Eastern enterprises' efficiency.<sup>82</sup>

It is plausible that the same conclusion may be applied to female involvement in quasi-banking, the semi-secret aspects of borrowing and lending, which remain one of the least well documented of factor inputs underpinning industrialisation. Moneylending between women in the North East emerges from this study as having been at least as prevalent as Green and Owens' observed it to be in Stockport, if not more so.<sup>83</sup> Yet it is here that we encounter once again a problem with terminology, in this case the 'unearned income'.<sup>84</sup> Temin and Voth suggested that quasi-banking was so widespread that it actually hampered the development of a nationally integrated banking system, a system capable of dealing with the level of risk involved in supporting industrialisation.<sup>85</sup> As custodians of 'old', aristocratic money, bankers have been described as complacent and risk averse, the antithesis of entrepreneurial, yet Phillips saw them as more decisive than that in the North East.<sup>86</sup> Bankers in this region were not entirely wedded to aristocratic money, but to international finance, which made them more dynamic than Temin and Voth's stereotype. It is worth noting that the 'no precedents' precept also applied to banks: they too were 'a law unto themselves', though not, in Temin and Voth's estimation, as entrepreneurial as Phillips suggested.<sup>87</sup> The Bank of England was actually considered the institution least capable of advising on provincial banking, because it

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79. S. Lloyd, *Charity and Poverty in England, c. 1680-1820: Wild and visionary schemes* (Manchester: Manchester University Press, 2009).

80. Temin and Voth, *Prometheus Unshackled*; T. Mortimer, *Every Man his own Broker, or a Guide to Exchange Alley* (London: Hooper, 1765).

81. Pollard, *Modern Management*, 61.

82. Oldroyd, *Estates, Enterprise and Investment*.

83. Green & Owens, 'Gentlewomanly capitalism'.

84. Valenze, *First Industrial Woman*, 3.

85. Temin & Voth, *Prometheus Unshackled*, 33-34.

86. Phillips, *Banks*, 48.

87. Temin & Voth, *Prometheus Unshackled*; Phillips, *Banks*; Pollard, *Modern Management*, 61; R. D. Richards, *The Early History of Banking in England* (London: P.S. King & Son, 1929); R. D. Richards, *History of Banking in England* (New York, USA: Kelley, 1958).

had been established for quite a different purpose, to handle the government's and its mercantilist companies' revenues. It saw its role as almost exclusively confined to this, and played virtually no role in regulating trade, though it is difficult to see how this was so when so many of its directors and clients engaged in trade which benefited the government, albeit international trade.<sup>88</sup> In this respect, the Bank of England cannot be judged to have failed, merely to have missed an opportunity we would consider important today to shape Britain's financial future.<sup>89</sup>

The fact that Prometheus was unbound 'precociously' early in the North East of England, specifically in Whickham on the south bank of Tyne, *circa* 1570, has been argued not only to have determined the nature of industrialisation in this region, but also the diversity of roles enterprising women played within this dynamic process.<sup>90</sup> The region's early adoption of the industrial capitalist mode of production was undoubtedly advantageous for Margaret Hirst, a widow and tenant farmer with 24 acres of coal rich land in Whickham.<sup>91</sup> Had coal mining not have given Margaret Hirst's fortunes a boost, she would have undoubtedly have considered herself fortunate, as a widow, to have left rye in the fields, husbandry equipment, and 'a modest herd and flock', when she died; capitalism encouraged Margaret Hirst to branch out, supplying local people with fuel.<sup>92</sup>

Chapter Six has argued that female enterprise and entrepreneurship made a decisive contribution to the North Eastern regional economy's ability to survive the vicissitudes of industrialisation, war, and financial crises, the latter now acknowledged a characteristic of the 'boom and bust' economic cycle. Businesswomen boosted their household economies. Gentlewomanly capitalists continued to invest in the future, especially in the creation of a robust regional financial network.<sup>93</sup> Whilst there is much more to be discovered about the interactive processes enterprising women employed to source and/or invest their own capital, there is clearly a need to research the extent to which these women should be regarded as quasi-bankers within enterprising societies.<sup>94</sup>

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88. Cameron, *Banking*.

89. Temin & Voth, *Prometheus Unshackled*, 186.

90. Levine & Wrightson, *Industrial Society*, 284.

91. *Ibid.*, 88-89.

92. *Ibid.*, 88-94.

93. Cameron, *Banking*, 26; C. Muldrew, 'Interpreting the market: The ethics of credit and community relations in early modern England', *Social History*, 18, 2 (May 1993), 163-183; Hoppit, 'Attitudes to credit'; Finn, 'Debt and credit'.

94. Green & Owens, 'Gentlewomanly capitalists'; Cameron, *Banking*, 50; Dawes & Selwyn, *Women who made Money*; Froide, *Silent Partners*.



**Illustration 9: *Woman frying sprats* (James Gillray, 1791) <sup>95</sup>**

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95. Source for Illustration 9: <http://www.ashmolean.org/exhibitions/lovebites/mgc/map/getbio.php?pid=30>: James Gillray, *Woman frying sprats* (20/6/2016).

## Chapter Seven

### 7.1 Judith Baker, industrial entrepreneur (1724-1810)

Chapter Seven is based on a case study of one North Eastern female entrepreneur who described her business life in her own words. Judith Baker was an industrial entrepreneur in the alum industry, a key component in Britain's early chemical industry. She became the managing partner in the Boulby alum mine in North Yorkshire, presiding over the refining of a scarce mineral which was used in several different industrial processes but chiefly as a mordant in the woollen industry. Judith Baker's account of the challenges and the pitfalls involved in capitalising an important enterprise in as unstable a period as the late-eighteenth century, provides a realistic account of the challenges involved and the rewards associated with the acceptance of a high level of risk at a time when there were no precedents for managing such enterprises.<sup>1</sup>

The *Baker-Baker Papers* contain a wealth of previously unresearched evidence of what motivated women like Judith Baker to engage with industrialisation, in Judith Baker's case, at partnership level. Judith Baker's experience also raises key questions about the role personal qualities, such as innate ambition or religious affiliation, played in women's decisions to engage with particular industries, specifically family businesses, at a time when, as Pollard asserted, kinship was fundamental in the success of a specific enterprise and essential for female entrepreneurship.<sup>2</sup> Kinship has been established here to have included the support of 'valuable servants', not only domestic servants but also stewards, agents and coal viewers, and in this respect, Judith Baker considered herself blessed. Contrary to what Schumpeter contended about the responsibilities of the first generation of industrial entrepreneurs, Judith Baker accepted that she was responsible for providing the capital required to maintain her family's enterprise; she also associated such responsibility with the instituting of the organisational and managerial skills which underpinned efficiency, in an era in which modern management was still in its infancy.<sup>3</sup> They were also required to respond to economic instabilities which interfered with forecasting and accounting for predictive purposes, which helps to explain why so many early industrialists eschewed them.<sup>4</sup> Neither owners nor their

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1. Pollard, *Modern Management*, 61, 254.

2. Ibid., 145-146, 148.

3. Swedborg, *Joseph A. Schumpeter*, 34-35; Schumpeter, *Economic Development*, 65, 88; Schumpeter, *Capitalism*, 83, 131.

4. Pollard, *Modern Management*, 51, 59, 61, 104.

managers, nor their 'moneyed partners' could accurately predict the outcome of the majority of business decisions in such circumstances.<sup>5</sup>

Judith Baker, née Routh, was the eldest of four daughters born to Cuthbert and Judith Routh (née Milbanke) who lived in Dinsdale on the Yorkshire side of the river Tees. Cuthbert Routh was renowned for breeding champion racehorses, though he was also described, somewhat disparagingly, as having descended from '*a person in trade* in Richmond'.<sup>6</sup> Judith Milbanke's pedigree eclipsed that of her husband. She had born at Halnaby Hall, also near Richmond, and was related to two distinguished Yorkshire families, the Milbankes and the Conyers. Very little more is known about Judith Baker's mother, though her plain tombstone in Hurworth-on-Tees' church records that she 'lived a life of reason [and] unequivocal benevolence'.<sup>7</sup>



**Illustration 10: Judith Baker's birthplace, Halnaby Hall, North Yorkshire** <sup>8</sup>

It is not known where Cuthbert and Judith Routh's four daughters were educated, but Judith Baker sent her own daughter, Elizabeth, to a school run by a Mrs Chewe, whose quarterly invoice for £6 indicates that a genteel girl's education cost around £24/year in 1755.<sup>9</sup> Girls were often educated at home in the three R's before going to a school which refined their social accomplishments, preparing them to be devoted wives and mothers. All four of

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5. Ibid., 150-151.

6. Ibid., 145; *La Belle Assemblée*, 142: 'Nobility sprung from Trade'.

7. Hutchinson, *Durham*, 101 (4 December 1775).

8. Source for Illustration 10: <http://www.british-history.ac.uk/vch/yorks/north/vol1/pp162-171> (22/8/16).

9. BBP/75/51/4: Mrs Chewe's invoice (10 December 1755; paid 16 December 1755); the fees were £6/quarter or £24/year; Phillips, *Women in Business*, 97: George and Judith Baker's son, also George, was educated at Eton.

Cuthbert and Judith Routh's daughters fulfilled this role in marriage, but only Judith did this whilst also pursuing a life of enterprise. Her sister, Elizabeth, married James Bland of Hurworth-on-Tees; Jane married John Drake Bainbridge of Durham (mayor in 1767) and Dorothy married Francis Chapeau, a Captain in the thirteenth foot regiment.<sup>10</sup> Judith married George Baker of Crook Hall, Durham, whose distant ancestors included the Liddells of Ravensworth, wealthy coal owners, and the Conyers of Sockburn-on-Tees, not far from Dinsdale. It was through the Conyers that the Bakers' inherited shares in North Yorkshire's alum industry. Judith Routh, described as 'a beautiful young lady with a handsome fortune' at the time of marriage, acquired the first prerequisite for a life of enterprise in the form of her own legally protected separate estate, comprising £2,000 in land and property and a monthly allowance of £1,000, in 1749.<sup>11</sup> Judith's father had mortgaged some of his family's properties and his wife's, to provide his eldest daughter with an independent fortune. Judith's own financial acumen was soon revealed when she immediately became the family's accountant. This suited both Judith and George, who had a reputation for being a sporting man, a gambler even. Judith had a flair for business, so it was Judith who was congratulated on the sale of George Baker's Westmoreland estates in 1749 and again in 1754, following a successful land transaction at Slaley, Northumberland.<sup>12</sup> These instances make it likely that Judith was also involved in negotiating the couple's first loan, arranged between George Baker and John Doe (a yeoman) with Thomas Reed (a Durham apothecary).<sup>13</sup>

Judith Baker's early married life was not confined to balancing her family's books. She was as passionate about politics as her husband and shared his political aspirations. George's father had been Durham City's MP between 1713 and 1722 so when his son was elected the Deputy Lieutenant for County Durham for the first time, in 1754, the Bakers' status in the County was affirmed.<sup>14</sup> Judith had campaigned on her husband's behalf in 1754, 1758 and 1761 and she also campaigned in Lambton's and Clavering's interests where these were contested.<sup>15</sup> She

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10. Mackenzie & Ross, *Durham*, 100, 425.

11. See [www.elemore.org.uk/etwinning/page7.html](http://www.elemore.org.uk/etwinning/page7.html); Hutchinson, *Durham*, 3, 156; GB 0033 TUR/1958/188: Judith Baker's marriage contract (4 May 1749); GB 00 33 TUR/1958/186: conveying land and farms, including Wingate Grange (4 May 1749); see [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £3000 = £300,000 today.

12. BBP/9/138-9, 9/125-142: sale of Westmoreland estates (for £5,923) and transactions with tenants (4 November 1749); BBP/10/96: land at Slaley (7 December 1754).

13. BBP/9/129: George Baker and John Doe (of Elemore) borrowing £600 @ 4½% from Thomas Reed, on bond of £1200 (1 September 1749).

14. See <http://www.historyofparliamentonline.org/volume/1715-1754/member/baker-george-1723> (accessed 22/1/16).

15. BBP/11/100: Judith Baker's friend, Dorothy Cowper, wrote about her concerns that Lambton would be defeated (8 May 1762); BBP/11/109: celebrating Lambton's victory (12 May 1762); BBP/11/16, 77/34: Clavering's election (5 November 1760).

corresponded with other politicised women about these campaigns and recorded what was spent on canvassing support and where.<sup>16</sup> The Bakers were pro-reformers: they regarded themselves as independent of mind, progressive, moderate upholders of common sense.<sup>17</sup> It was this sort who were eventually to agitate for the reform of Britain's unreformed government, which culminated in the Great Reform Bill in 1832.<sup>18</sup> As Chalus established, women like Judith Baker played a much more important role in politics than their technical disenfranchisement implied: these women were 'legitimate political actors, albeit on a non-parliamentary stage': they were particularly proficient in the art of 'social politics', canvassing support by wining and dining local elites and 'treating' those entitled to vote, which, at the time was a small percentage of the population.<sup>19</sup> What was so unusual about Judith Baker's passion for politics was that she received acknowledgement for it, being invited to attend Durham City Council's meetings to advise on many important issues, including 'irregularities' in council elections, the 'misapplication' of charity money and the appointment of wardens for city trades.<sup>20</sup> This level of female involvement in local government was practically unheard of. It confirms that Judith Baker was respected in her own right for her judgement and integrity.

Judith Baker lived a most unusual life for an eighteenth-century woman. Her life as an entrepreneur is certainly engrossing and her role in local politics raises some important questions. Did women's engagement with enterprise encourage them to be more politically aware? Or did a pre-existing political awareness encourage them to engage with enterprise? Was political recognition what these women *really* wanted but finding that they could only go so far in the politically unenlightened era in which they lived, did a life of enterprise offer a form of power and influence equivalent to the political? By combining enterprise with politics, Judith Baker achieved a certain fulfilment in life. She was also, in a sense, perpetuating a female dynasty of entrepreneurship, given that the history of Britain's alum industry numbered women amongst the hereditary owners. The *Baker-Baker Papers* contain records of the alum industry dating back to 1686, when this versatile substance was mostly used to fix the colour in woollen cloth and soften leather.<sup>21</sup> Henry VIII had the monopoly on

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16. BBP/11/17, 83, 84, 87, 92, 94, 95, 105, 109: political correspondence (11 November 1760, 23/27 February 1762, 11/12 May 1762); BBP/11/36: 'treat' at Sherburn (1761); BBP/11/45: 'account of the cash disbursed' by Mrs JB (£11 9s 2d; 1761); Drury, *Baker-Baker* portfolio of prints', 5.

17. Hughes, *North Country Life*, xiv, 259.

18. Wahrman, *Imagining the Middle Class*, 9.

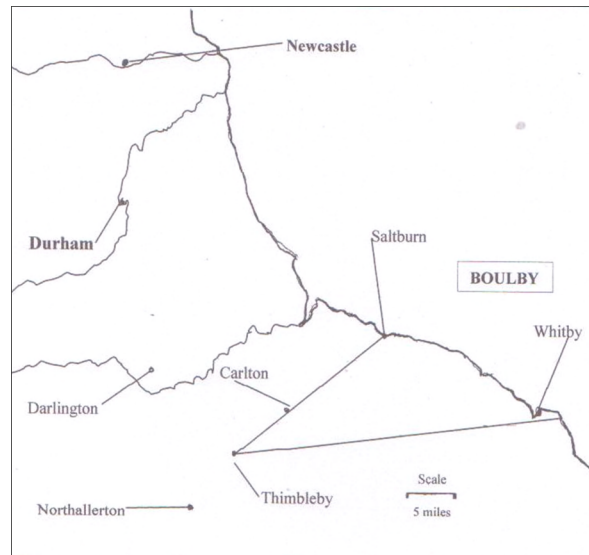
19. Chalus, 'Elite women', 669.

20. BBP/12/78, 12/81, 12/87-8, 12/93, 12/98: Judith advised on 'mushroom freemen', the 'misapplication of charitys moneys [*sic*]' (14 October 1766) and civic appointments; Drury, *Baker-Baker* prints', 5.

21. BBP/1/1: letter from John Cutts (Coutts?) to Mrs Conyers on the alum trade (13 April 1686); R. B. Turton, *The Alum Farm* (Whitby: Horne & Son, 1938; reprinted: Whitehaven: M. J. Moon, 1987); C. E. Whiting (ed.),



its production in 1486, banning both exports and imports of it, so valuable was it.<sup>22</sup> Elizabeth I chose a different course, selling the Crown's monopoly on alum to the highest bidder, who happened to be Thomas Chaloner of Guisborough, c. 1595. A period of intrigue followed, not untypical of industries in which there were few producers, between whom competition was keen.<sup>23</sup>



**Map 2: North Yorkshire's alum shales triangle and the Boulby alum mine**

Map 2 indicates why Britain's alum industry was so competitive. It shows that accessible alum shales were confined to a small area in North Yorkshire, basically a triangle extending from Carlton (now Carlton in Cleveland) and Thimbleby on the western edge of the North Yorkshire Moors between Saltburn and Whitby. The coast from which alum could be dispatched extended to just over 15 miles. This translated into a competitive advantage in the global market for alum, which also relied upon a reliable supply of coal, kelp and stale urine to render it suitable for a variety of uses. The Bakers mined their own coal on Tyneside, at Baker's Main and West Denton collieries. Kelp was sourced locally between 1750 and 1760 but farther afield thereafter.<sup>24</sup> The urine came from London's alehouses by sea. All these raw materials were landed on a purpose-built jetty on a treacherous coast, from which the powdered alum, which must be kept dry in transit, was despatched in sloops. It was a dangerous business, not an industry for the fainthearted.

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*Two Yorkshire Diaries: The diary of Arthur Jessop and Ralph Ward's Journal* (Cambridge, UK: Cambridge University Press, 2013), 148, fn. 3.

22. T. Penn, *Winter King: The dawn of Tudor England* (London: Penguin Books, 2011), 201; J. Binns, *Yorkshire in the Seventeenth Century: Religion, rebellion and revolution, 1603-1702* (Pickering: Blackthorn Press, 2007), 179.

23. BBP/8/1, 2: Elizabeth I's 'Charta amplissima' (26 April 1561, 3 May 1603); Binns, *Yorkshire*, 7, 40.

24. BBP/2/211: leases of Cresswell and Hartlepool kelp farms (1762-1784).

## 7.2 Judith Baker's managerial apprenticeship

Judith Baker was not fainthearted. She was a little older than Sarah Darby, when Sarah inherited her own shares in the ironfounding Coalbrookdale Company, aged 21, and went on to choose a life of enterprise over Quaker ministry.<sup>25</sup> Judith Baker set out to acquire the accounting and managerial skills she relied upon for the rest of her life by managing two families' businesses. The survival of dozens of receipts for a variety of goods and services, described as 'vouchers' in the *Baker-Baker Papers*, bears the mark of this diligent record-keeper, whose managerial apprenticeship included extending and renovating Elemore House, near Pittington in County Durham, to become the Baker's family home, between 1749 and 1752.<sup>26</sup>

Table 7.1 shows a sample of the kinds of transactions Judith Baker was involved in her formative years as an industrial entrepreneur. They map the extent of her local network. The majority (68%) of transactions were for lifestyle items, such as wine, silver and decorative materials, similar to those of Warwickshire's Leigh family, as described by Stobart.<sup>27</sup> The same suppliers' names also recurred over time, indicating that there was a 'dynastic' element in the Baker's local network, again comparable with the Leighs.<sup>28</sup> However, it is interesting to note that 43% of Judith Baker's suppliers were female, representing a much higher ratio of female: male suppliers than shown in Trade *Directory* evidence.

No.	Contact	Date	Goods/services	Amount
1	Christopher, R.	1785	Paper/books, Tax Tables, sealing wax, pencils	-
2	Colpitts, Thomas	1777-8	Stud fees for <i>Lothario</i>	£2 1s 6d
3	Green, Edward	c. 1752	Paint, linseed oil, white copperas, lamp black	-
4	Hopper, Ralph	1775	Solicitors' fees	-
5	Lamb, Jane	1783	Spinning	6d/lb*
6/7	Langlands & Robertson	1786	Silver tablespoons (old for new)	6s**
8	Lyon, Mrs	1774	Linen and glass	-
9	McKenzie, Margaret	1777	Silk negligee	-
10	Pearson, George	1772-6	Solicitors' fees (re: Nicholas Lambton case)	£250
11	Richardson, John	1783	Repair metal lamp, two mahogany screens	£1
12	Robson, Jane	1751-3	Wine	£100
13/14	Shout, John & Robert	1752	Builders: remodelling of Elemore House	£451 12s 6d

25. Raistrick, *Dynasty of Ironfounders*.

26. BBP/9/143, 10/60, 10/77a: vouchers from Robert and John Shout and others for work at Elemore, amounting to £451 12s 6d (1749-1753); see [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £450 in 1752 = £42,500 today; <http://www.hettonlocalhistory.org.uk/documents/Newslettervol1issue2>: Robert Shout's remodelling of Elemore'.

27. Stobart, 'Gentlemen and shopkeepers'.

28. Ibid., 902; Phillips, *Women in Business*, 96.

15	Tax Office	1785	Horse Tax: 12 saddle horses, 2 draught horses	£7
16	Thompson, Samuel	1773-4	Spoons, buttons, ladle repair (part-exchange)	£1 1s 0d
17	Turner, Hannah	1787	Coach hire, 3 horses, turnpike tolls, food	-
18	Wedgwood	1783	China, mahogany tray (via Mary Bland)	£5 4s 7d
19	Wharton, Mrs Ann	1773-4	Loan to Judith Baker	£500
20	Windsor, Lady	1775	Lease of Crooks Farm, Lanchester	£70
21	Young, Robert	1785	Malting	-
<b>Total value</b>				<b>£1,388 5s 7d</b>

**Table 7.1: Judith Baker's local network, 1751-1787** <sup>29</sup>

Table 7.1 also shows that solicitors were the most expensive providers of services in the Baker family's business network. George Pearson handled most of their business affairs but Ralph Hopper was clearly also important, and Elizabeth Hopper is referred to later as one of the Baker's chief moneylenders.<sup>30</sup> Had the Bakers' businesses failed, Pearson would have been one of their chief creditors. Whilst it has been difficult to trace the origins of the dispute shown above, the £250 fee, which equates to £25, 000 today, draws attention to the additional costs of being involved in enterprise.<sup>31</sup> No wonder Judith was thrifty where possible, repairing items and exchanging old gold for new, which enabled her to buy the contemporary prints she liked to collect and continue to breed and race horses, as her father had done.<sup>32</sup> When she retired to Tynemouth in 1784 she bought a new set of copy books, paper, pencils and Tax Tables, suggesting that her enthusiasm for keeping accounts had not waned.<sup>33</sup>

It is likely that Judith Baker began to focus on turning the fortunes of the Boulby mine around in 1755, shortly after her husband was elected the deputy Lieutenant for County Durham. This was not an auspicious time to invest in any industry. Britain was experiencing a mid-century slump in trade and if new investment was to be made in the Boulby mine, the Bakers had to mortgage other assets to finance it. Accordingly, land at Shilford (mis-spelt Shilforth), Broomhaugh and Crook was sold and the leases on three farms at Boulby were agreed; two

29. Source for Table 7.1: *Baker-Baker Papers* (\* excluded from total shown;\*\* both Mrs); Phillips, *Women in Business*, 115, 118.

30. See Table 7.6 below.

31. BBP/1/3, 4c, 36: partnership between Ralph Ward, George Baker (senior/junior) and Nicholas Lambton (20 December 1729, 29 June 1730, 10 March 1757); BBP/9/107c, 123, BBP/1/74: dispute with Nicholas Lambton (4 December 1747-23 December 1759); [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php).

32. Drury, 'Baker-Baker portfolio of prints'; see [www.elemore.org.uk/etwinning/page7.html](http://www.elemore.org.uk/etwinning/page7.html); Hutchinson, *Durham*, 3, 156.

33. Table 7.1 shows that Judith moved to Tynemouth in a coach with three horses supplied by Hannah and Charles Turner in 1784; she left 12 saddle horses and 2 draught horses behind at Elemore, on which Horse Tax was paid.

more were added in 1756, the whole amounting to approximately 244 acres.<sup>34</sup> It is slightly misleading to discuss the capitalisation of industry in terms of purchasing farms but there are several good reasons for this. Alum production was usually combined with farming because it was a seasonal process; industrialists often leased land and premises for such industries rather than purchasing them outright and, in this case, in 1755, the farms belonged to Ralph Ward of Guisborough, a quarter shareholder in the Boulby mine bequeathed to his nephew, Ralph Jackson, the junior partner first of George Baker and then of Judith Baker.<sup>35</sup>

Ralph Ward, the son of a Whitby preacher, had risen humble origins to become one of North Yorkshire's wealthiest entrepreneurs, the County's equivalent of William Cotesworth. He had many different business interests and important connections, which passed to his nephew, Ralph Jackson, when the latter was only 20 years old, together with a personal fortune of two million pounds (£200,000,000 at today's values).<sup>36</sup> Ralph Jackson epitomised the middle class young man born to trade, in Thirsk in North Yorkshire, though his father, George, had been the agent for the Ellerton lead mines in Swaledale; Ralph's mother, Hannah, was his uncle's, Ralph Ward's, sister.



**Illustration 11: Ralph Jackson (1736-1790)** <sup>37</sup>

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34. BBP/1/6a, b, c: mortgaging land (14 June 1754-7 October 1754); BBP/31/42a: Hole's farm (c.150 acres), Beacon Hill (c.70 acres) and Langstaff's Pasture (c.24 acres), (25 August 1755); BBP/1/23, 32: Garthwaite's farm (27 February 1756) and Howne's farm (8 November 1756); BBP/31/42a: some farms were leased from Ralph Ward and Ralph Jackson for a 'consideration' of 10s/year and at a 'peppercorn' rent (25 August 1755).

35. D. Wilkinson (ed.), *The Diaries of Ralph Jackson: The Pepys of Cleveland, 1749-1790* (Middlesbrough: Normanby Local History Group, 2010).

36. See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php).

37. Source for Illustration 11: Wilkinson, *Diaries of Ralph Jackson*, 1.

Ralph Jackson was apprenticed aged 14 to the Newcastle coal hoastman, William Jefferson, and had a typical merchant's apprenticeship, which included running errands, copying letters, keeping simple accounts, collecting debts and getting to know other businessmen.<sup>38</sup>

Unusually for his time, Jackson expressed no desire to be involved in parliamentary politics, as George Baker did. Jackson was content to be an honest businessman in the Quaker mould, later becoming a JP and town worthy in Guisborough.<sup>39</sup> In the 28 difficult years he and Judith Baker were business partners, Jackson oversaw production at Boulby, combining this with attending to his own business. Judith Baker worked from home, also juggling her own business, social and political commitments.<sup>40</sup> Jackson's life was that of an itinerant entrepreneur; he covered many miles each day attending to business, which included borrowing and repaying money to finance the Boulby mine. Ralph's brother, George, did the same in London, supplying Judith and Ralph with the information on the state of the alum market they relied upon to manage the industry. Ralph Jackson knew most of the key players in North Yorkshire's alum industry, such as Thomas Chaloner, Lord Mulgrave and Lord Dundas, very well.

Having renewed their investment in the Boulby mine between 1754 and 1756, Judith Baker and Ralph Jackson, new to the business, began to discuss a 'new plan to ship alum', only to find this disrupted by the commencement of the Seven Years' War, one immediate effect of which was the pressganging of able seamen, including some of Boulby's workmen; 'labour troubles...a landslide at a neighbouring alum works, and distress among the labouring classes' followed.<sup>41</sup> One of Baker & Jackson's ships, the *Darling*, was captured by privateers who imprisoned the captain and his family, who were all on board.<sup>42</sup> It was therefore in the context of crises over which they had no control, including the continuing low price for alum, that Baker & Jackson sought to invest in perfecting an experimental refining process, requiring 'at least 50 tons of alum shale, a ton of coal, three-quarters of a ton of seaweed ash and 20 gallons of human urine' to produce just one ton of alum.<sup>43</sup> The shales were dug out

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38. See <http://greatayton.wdfiles.com/local--files/ralph-jackson-diaries/journalA-1749-50.pdf>: 'Monday Octor (sic) the 23d 1749 Went to the writing & Erithmetick School...Thursday, began in Substraction (sic)'.

39. Wilkinson, *Diaries of Ralph Jackson*, 6: Ralph Jackson's uncle, Ralph Ward, was reputed to be 'the wealthiest commoner in Cleveland', owning land, property, a sailcloth factory, ships, a wholesale butchery and many different financial investments, including in the East India Company.

40. Wilkinson, *Diaries of Ralph Jackson*, 5, 9, 17, 67.

41. BBP/1/16: the 'new plan' (12 August 1755); this phrase was used more than once in the *Baker-Baker Papers*; BBP/1/35: 'labour troubles' etc. (15 February 1757); BBP/1/24: press gangs (1 March 1756).

42. BBP/1/26, 76, 80: privateers, capture of the ship, *Darling* (6 May 1756, 7 February 1760, 9 June 1760).

43. Binns, *Yorkshire*, 179, citing R. L. Pickles, 'A history of the alum industry in North Yorkshire 1600-1875', *Cleveland Industrial Archaeologist*, 2, (1975), 1-10; Wilkinson, *Diaries of Ralph Jackson*, 6.

with pickaxes and heaped into great mounds on top of coal, kelp and brushwood before being burnt slowly at a precisely controlled temperature: they were then steeped in urine in a succession of lead lined pans until the correct specific gravity was achieved.<sup>44</sup> The whole process was both expensive and time consuming. The key questions for Judith Baker and Ralph Jackson were, was the Boulby mine worth continuing to invest in and if it was, how could the prices of their raw materials be adjusted or the market price of alum?

This was a question which exercised the minds of most suppliers of the raw materials upon which British industrialisation depended, particularly before 1780, when the national economy began to grow, providing the spur for new investment.<sup>45</sup> A time honoured response to it was for producers to combine to control the production and distribution of their commodities, in other words, to balance supply and demand. Newcastle's coal kings had set a local precedent for such cartels as far back as the sixteenth century: by the eighteenth, the spirit of protectionism had long been enshrined in national economic policy. Cartels involved significant risks, however. By interfering with the 'free' operation of the alum market, Baker & Jackson risked pricing themselves out of it, bankrupting their own and others' enterprises in the process.<sup>46</sup> The *Baker-Baker Papers* do not contain any evidence that Judith Baker was directly involved in discussions about forming an alum cartel in 1755; however, Ralph Ward discussed the matter with other local producers and with the Boulby mine agent at the time, Thomas Wardell.<sup>47</sup> They decided against it.

Fourteen equally difficult years followed.<sup>48</sup> The price of alum did not rise but the costs of producing it did. Alum remained *potentially* lucrative but only where supply and demand could be controlled. So, in 1769, Sir George Colebrooke, a London banker, and an inveterate speculator, renewed the impetus to control it: his aim was that of speculators everywhere, to create a 'world corner' in alum capable of delivering high profits for a short time.<sup>49</sup> Whilst this would allow Baker & Jackson to realise the potential in Boulby, it carried the same risks as in 1755 and one more: allying themselves with unprincipled 'adventurers', men who epitomised Marx's greedy capitalists.<sup>50</sup> We do not know if George or Judith Baker or Ralph Jackson ever

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44. BBP/9/102, 10/18, 10/43, 10/58: Bulbeck lead mine (18 April 1747, 11 May 1751) and Readon (*sic*) (April-October 1750); C. Hutton, G. Shaw & R. Pearson (eds.), *The Philosophical Transactions of the Royal Society of London* (1665-1800), II (London: Baldwin, 1809), 458, 460.

45. Nef, 'Industrial revolution reconsidered', 3.

46. Smith, *Wealth of Nations*, II, 2, 73, 90, 94; Ross, *Adam Smith*, xxviii.

47. BBP/1/16: 'the new plan' (12 August 1755).

48. BBP/1/94, 77/30 d (iv): letter from Thomas Core about 'the state of the alum trade' (16 November 1765).

49. L. Sutherland, *Politics and Finance in Eighteenth-Century London* (London: Bloomsbury Publishing, 1984), 447, 450-451, 457.

50. Bober, *Karl Marx's History*, 106.

met Colebrooke, but by 1 January 1772, they had signed up to his scheme, as most other North Yorkshire producers (except Lord Dundas) had done. They agreed to supply a relatively fixed amount of alum for three years.<sup>51</sup> Colebrooke, who was already selling alum in several different European and Baltic countries, undertook to control the price. It seems unlikely that Baker & Jackson were unaware that he would do so stockpiling alum until the market accepted his price.<sup>52</sup> So why did Baker & Jackson subscribe to Colebrooke's scheme? Table 7.2 demonstrates the appeal of Colebrooke's scheme. It promised an instant profit if Baker & Jackson dispatched their 'present stock within 30 days'; it also promised profits for the next three years if 290-330 tons were delivered; the latter necessitated an increase in the number of pans.<sup>53</sup> Judith set to work to calculate the 'cost of running an alum works and the profit on 300 tons a year'.<sup>54</sup>

Amount produced (tons)	Price (£/ton)	Annual revenue (£)	Revenue over three years (£)
290	14	4,060	12, 180
330	14	4,620	13, 860
290	18	5,220	15, 660
330	18	5,940	17, 820
Difference in revenue received (min/max)		1,160-13,200	3,480-3,960

**Table 7.2: Projected revenue based on Sir George Colebrooke's alum contract**<sup>55</sup>

Whilst Judith Baker's actual calculations have not survived, sufficient evidence has survived to enable the summary shown in Table 7.2, based on Colebrooke's figures. Bearing in mind that Baker & Jackson had not made the kind of profit they expected to make on alum for 16 years, Colebrooke's scheme must have appeared promising. The average market price had hovered around £11/ton for 16 years, rarely reaching £12/ton.<sup>56</sup> Baker & Jackson therefore had no incentive to produce as much as 290 tons. However, assuming they were able to produce that amount and that it was sold for £14/ton instead of £11/ton, their revenue in the first year would amount £4,060, £870 more than when sold at £11/ton.<sup>57</sup> Whilst the real dividends of joining Colebrooke's scheme could only be achieved by sustaining production

51. Sutherland, *Politics and Finance*, 451, 454-5, 460-463.

52. BBP/1/137, 138: Dodds' reports of Broughton's sales (23 November 1774); Sutherland, *Politics and Finance*, 459: Colebrooke's network included the Southwark wharfinger, Dowson, and the merchant, William Strickland, mentioned later as one of Baker & Jackson's customers.

53. <http://greatayton.wikidot.com/ralph-jackson-diaries> (25 January 1772); Sutherland, *Politics and Finance*, 454.

54. Source for Table 7.2: BBP/1/139: 'cost of running an alum works and the profit on 300 tons a year'(filed with papers dated June 1773).

55. Ibid.

56. Sutherland, *Politics and Finance*, 454; BBP/1/75, 77/28/77: alum at £12/ton (29 January 1760).

57. £406,000 and 87,000 at today's prices.

for three years, it is clear that Baker & Jackson's immediate gains were important in the short term (a difference of £87,000 at today's values).

It is worth noting at this point, lest the arithmetic shown in Table 7.2 be thought far too simplistic to underpin a risky decision, that the first generation of famous industrialists based their decisions on the same rudimentary calculations: They were, as Pollard observed, unconcerned with using accounts in a more sophisticated way, especially if they enjoyed a monopoly on production.<sup>58</sup> Oldroyd confirmed that several landowners did likewise, whilst the most entrepreneurial, such as George Bowes (active from 1722) appreciated the benefits of sophisticated accounting, employing stewards who were able to provide it.<sup>59</sup> This affirms Pollard's contention that it was short-termist, simplistic arithmetic, rather than predictive strategies such as forecasting, that underpinned Britain's 'revolutionary' industrialising processes.<sup>60</sup>

The 'Agreement' which Baker & Jackson signed up to proved problematic just four months later, when Colebrooke's brother-in-law, Ambrose Lynch Gilbert, served them with a writ alleging that they had not complied with the terms agreed.<sup>61</sup> Whilst this must have unsettled Baker & Jackson, by September 1772, it was irrelevant: Colebrooke's attempt to corner Britain's alum market had failed, having lasted for just seven months.<sup>62</sup> Sir George Colebrooke, the 'little stock-jobbing baronet', fled the country owing £190,000.<sup>63</sup> Judith Baker responded to Colebrooke's failure with equanimity, as Theodosia Crowley had done when her husband died suddenly.<sup>64</sup> She proceeded to take stock of Baker & Jackson's current position: specifically, she asked George Dodds to gather information from Thomas Core in London, which she used to calculate the company's indebtedness and she applied her own local knowledge to appraise their competitors. Tables 7.3 and 7.4 show the information on which Judith Baker based her forecast for the company's immediate future. Judith noted that Thomas Core had sold alum to 12 different customers between January 1771 and February 1773, yet the bulk of Boulby's alum (87%) was bought by just four manufacturers, excluding Ralph

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58. Pollard, *Modern Management*, 214, 225-227, 248.

59. Oldroyd, *Estates, Enterprise and Investment*, 2, 6, 113, 142.

60. Pollard, *Modern Management*.

61. See <http://greatayton.wdfiles.com/local--files/ralph-jackson-diaries/journalO-1770-74.pdf>; 'at 3 in the afternoon Mr Gilbert sent me (from Stockton) the Article of Contract between us for Allum, but there being an error therein I went with it to Mr. Bradley (who drew it) & from then to Mr. Gilbert who was at Jona (*sic*). Davison's at Norton, where we rectified the error, & I came home in much Snow' (Saturday, 1 February 1772).

62. See <http://greatayton.wdfiles.com/local--files/ralph-jackson-diaries/journalO-1770-74.pdf> (30-31 January 1772, 27-28 May 1772).

63. Sutherland, *Politics and Finance*, 450, 463.

64. Evans & Ryden, *Baltic Iron*, 3.



Jackson's brother, George. Their largest customer, purchasing 40% of their stock, was Sam Schutz and their next largest, Hawkins & Byrne, who took 22%. All four (including Ann Scott & Sons and Hammond & Co.) were described as potentially bankrupt, owing more than £100 to a single creditor. Table 7.3 represents a dispiriting set of statistics for the managing owners of one of Britain's highly capitalised industries. Judith Baker did not need a more sophisticated sort of arithmetic to confirm that Baker & Jackson's dalliance with Colebrooke's corner had caused a crisis in her company, wiping out any profits they may have made in the 1772-1773 season. Not only that: Baker & Jackson's creditworthiness with their own suppliers was compromised. Baker & Jackson had been let down and had let others down. One of the most significant implications of having considered being involved with Colebrooke's corner was that Baker & Jackson lost respect, no longer being able to claim to be engaged in 'honest' enterprise.

No.	Debtor	Amount owed	Likelihood of payment	Outcome
1	Blanque & Co.	£7 13s 9d	'dispute given entirely up'	Unpaid
2	Thomas Clargue	£30 2s 6d	'not be able to get'	Not known
3	William Cutlove	£51 17s 11d	'at present poor'	7s 6d paid; rest promised
4	Hammond & Co.	£131 16s 11d	'is to be paid'	Promised for 16 June 1774
5	Hawkins & Byrne	£236 5s 4d	'take care'	Bankrupt
6	George Jackson	?	Ralph Jackson's brother	Assume paid
7	Thomas Morriss	£22 7s 3d	'is done'	Agreed on 10s
8	Nugal	£10 15s 10d	'fled this country'	Absconded
9	Olive, Billon	£8 6s 6d	'to write to brother'	Referred to Gregory Olive
10	James Rea	£6 12s 11d	'not worth a shilling'	Failing
11	Sam Schutz	£441 11s 3d	'very little more if anything'	Failing
12	Ann Scott & Sons	£147 14s 0d	'payment expected'	Had been bankrupt in 1767
<b>Total amount owed</b>		<b>£1,095 2s 2d</b>		

**Table 7.3: Debts to the Boulby Alum Works, 1 February 1773**<sup>65</sup>

When Judith Baker turned her attention to assessing Baker & Jackson's position relative to other local alum producers, she discovered that her company's share of Britain's alum market was just 6%. Table 7.4 shows that there were nine other active producers but that one of them had more pans at work than any other, giving them 26% of British production. It was also plausible that George Colebrooke was behind the concentration of production at the Peak and Stowbrow works through his friends, Isaac Mallinson and Mr Gilbert. The Lords Dundas and Mulgrave also had a much bigger slice of the alum cake than Baker & Jackson, producing

65. Source for Table 7.3: BBP/1/139: Thomas Core's information, via George Dodds (1 February 1773).

19% and 13% respectively. Whilst Baker & Jackson's share of total alum production was small, the Boulby mine had long been considered one of the most lucrative on North Yorkshire's coast because the quality of the alum produced was high. The personal involvement of the owners would also have been considered an asset by Pollard, where there were few precedents for managing such industries and a loyal workforce was greatly valued.<sup>66</sup>

No.	Works	Partners	No. of pans	Notes
1	Boulby	Baker & Jackson	2	Baker's own coal used
2	Carlton (Cleveland)	William Sutton & Co.	2	'Almost exhausted'
3	Great Ayton	Liddle, Captain R.	0	
4	Ayton/Guisborough	Chaloner, Thomas	2	Active since the 1600s
5	Kettlewell	Dundas, Lord	3	Orkney kelp used
6	Littlebeck	Howlett & Matthews; Yeomans, H.W.	2	
7	Loftus	Dundas, Lord	3	Orkney kelp used
8	Peak & Stowbrow	Dent, W; Gilbert, Mr; Mallinson, Isaac	8	Colebrooke's friends
9	Saltburn	Colebrooke, Sir George	2	Was Mr Hall's
10	Sandsend	Mulgrave, Lord	4	The 'adjoining' owner
11	Thimbleby	Reeves, Mr	0	
12	Whitby (Saltwick)	Carr, Cookson & Brown	3	Whitby glassmakers

**Table 7.4: Alum works in North Yorkshire, 1773-1774** <sup>67</sup>

It was the quality of the human capital invested in the Boulby alum mine which was to be important for its survival. One of the men who helped Baker & Jackson turn their fortunes around once again was the George Dodds, junior, whose father had worked for the Bakers for a long time. George Dodds, junior, appointed the mine agent in July 1772 on the death of Thomas Wardell, was not just an able manager: he was the equivalent of a coal viewer in the alum industry, an experimental chemist who brought a new level of specialist scientific knowledge to process of refining alum.<sup>68</sup>

### 7.3 The only female master in England's alum industry

A substantial amount of evidence has survived to establish that Judith Baker was committed to innovation as far as Britain's alum industry was concerned. The fact that she withstood the challenges involved in a succession of economic and political crises between 1755 and 1773 testifies to her resilience. Few crises, however, were more devastating than being widowed, so when Judith Baker's husband, George, died on Sunday 15 May 1774, leaving debts of £6,000,

66. Pollard, *Modern Management*, 61, 135, 214.

67. Source for Table 7.4: BBP/1/133 f.2r: no. of alum pans at work (filed with papers dated 22 October 1774 but likely to have been compiled in October 1773).

68. BBP/1/101: George Dodds, junior's, appointment (10 July 1772); Pollard, *Modern Management*, 127.

it was his widow who was responsible for honouring those debts. Judith was still only 50 years old at the time. The Baker's daughter, Elizabeth, had married Christopher Tower the year before. Their son, George, however, was still a schoolboy at Eton when Judith Baker was required to face her future, as a woman alone.<sup>69</sup>

Despite the obvious difficulties involved in being a widow with debts to pay, Judith Baker had earned a reputation for fair-mindedness. Her Boulby agent, George Dodds, wrote to Judith on the day her husband died, respectfully acknowledging his death but conveying the good news that that '25 tons of alum' had been 'lowered' (the final stage of refining) in the previous fortnight, and that '£3,526 11s 5¾d' worth of alum awaited shipping at Boulby.<sup>70</sup> This was the kind of information Judith Baker relied upon to make decisions about her own future, as Lady Riddell had done in 1768. It was on the basis of this kind of information that Judith Baker opted to carry her family's businesses on, ultimately becoming the only female master in Britain's alum industry.<sup>71</sup>

Judith Baker was mourning the death of her husband throughout the 1772-3 alum season, whilst Baker & Jackson's debts following the Colebrooke affair were still being addressed.<sup>72</sup> As was customary with a change of partners, an inventory of the Boulby works was made in June 1773, and Judith Baker's interest in turning a profit from the Boulby mine increased. Her support for George Dodds' experiments with producing different saturations of alum, suitable for an extended range of industrial processes, and a wider market, become well- documented from this point.<sup>73</sup> This demonstrates that Judith Baker understood the production process itself in great detail: her correspondence with Dodds indicates that they were experimenting with kelp to improve the product in June 1773, but that there were two other more urgent matters which required resolution.

Barely a month after George Baker died, George Dodds reported that Thomas Core's sales of alum had been so 'poor' that it was 'impossible to carry on' making alum at Boulby.<sup>74</sup> Core was suspected to be manipulating the London alum market for his own benefit, which was

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69. BBP/14/67: meeting of the Trustees of George Baker's estate to raise £6,000 to discharge his debts, and an application to Mr Tempest for the loan of that sum (18 July 1774); Phillips, *Women in Business*, 98.

70. BBP/1/126: George Dodds' report (15 May 1774).

71. NRO/ZRW/61: Lady Riddell's *Account Book* (18 April 1768).

72. BBP/1/104, 1/113, 1/114:4:f.2: debts addressed (3 December 1772, March 1773).

73. BBP/1/109: inventory (5 June 1773); BBP/1/167: referring to George Dodds' "valuable discovery...[concerning] drawing lees from kelp ashes' and his 'reward' (22 December 1778); the valuable discovery was 'slam'.

74. BBP/1/126 f. 2v: letter from George Dodds (18 June 1774).

actually quite common amongst middlemen who either handled a number of different commodities or who were agents for several suppliers. Judith Baker was probably very disappointed in Core because she regarded him as a worthy successor to his father, Robert Core, who served the Bakers loyally for many years before. When Judith learnt from her brother-in-law, John Baker, a Newcastle banker, in August 1774, that Core was 'a drunkard', another all too common source of ruin at this time, she dismissed Core and asked her London contacts to find another agent.<sup>75</sup> By October 1774, Broughton & Co. were appointed. Judith had learnt from the experience: she proceeded to monitor the customers Broughton & Co. sold her alum to.<sup>76</sup> Two customers, Hammond & Co. and George Jackson, had survived the Colebrooke crisis; Broughton found Rabone & Co., Smith & Co., G. Wilkinson, B. Arminck, R. Liddle (perhaps the Captain mention in Table 7.4) and the wharfinger, Strickland, previously implicated in Colebrooke's scheme.<sup>77</sup>

Tables 7.5 and 7.6 trace the Baker family's reliance on 29 moneyed partners over a period of 58 years, beginning in 1718, when George Baker, senior, the father of George, Judith Baker's husband, accumulated the wealth he passed to his son (the lineage of the Baker family is shown in Appendix N). Tables 7.5 and 7.6 demonstrate that the Bakers' moneyed partners invested an average of £395 each in the Baker's enterprises between 1718 and 1774, receiving a modest 4½% interest on their loans. These investors formed the core of the Bakers' moneyed partners in a network extending to 63 miles, bounded by Newcastle and Boulby, with Elemore House approximately halfway between the two; the investor from Broxbourne in Hertfordshire was the outsider, though this was where George Baker junior's brother's (John's) wife, Miss Read, was born.<sup>78</sup>

No.	Date	Name	Location	Loan (£)	BBP Ref./notes
1	24 May 1746	Airey, John	Newcastle	500	9/85 (via John Dixon)
2	4 Nov 1718	Baker, Francis	Whickham	20	8/37 (bond for £40)
3	1724-1741	Burton, Richard	Durham	-	40/1, 8/75, 10/161
4	26 Sept 1718	Conyers, Thomas	Dinsdale	-	1/2 (for Boulby buildings)
5	12 Oct 1745	Davison, Morton	Durham	1,000	9/76 (via Robert Green)
6	10 Nov 1744	Dunn, James	Great Chilton	400	9/67a
7	14 June 1746	Dunn, W.	Great Chilton	1,200	9/92
8	20 Sept 1718	Lambton, John	Brandon	70	8/35a (bond for £140)
9	1 Sept 1749	Reed, Thomas	Durham	600	9/129 (@ 4½% interest)
10	1 Oct 1718	Richardson, Wm.	Durham	170	8/36a (bond for £340)

75. BBP/1/62, 65: Robert Core's illness and death, Thomas Core taking over (9 June, 9 August 1759); BBP/79/40g/19: letter from John Baker (17 August 1774).

76. BBP/1/134: Judith's wish for security re. Broughton & Co. (25 October 1774).

77. BBP/1/137, 138: Dodds' reports of Broughton's sales (23 November 1774).

78. The distance has been calculated on today's roads; Boulby was extremely difficult to travel to in Judith Baker's day, hence Ralph Jackson's more regular oversight of the Boulby mine; Jackson lived at Normanby, approximated 16½ miles from Boulby.

11	4 Mar 1750/1	Wren, Robert	Durham	800	10/37a
<b>Total borrowed</b>				<b>4,760</b>	<b>@ 4½% interest = 4,974</b>

**Table 7.5: The Baker family's moneylenders, 1718-1750** <sup>79</sup>

No.	Date	Name	Location	Loan	BBP Ref./notes
1	9 May 1752	Clark, Edward	-	800	10/64
2	10 Jan 1757	Clark, Edward	-	800	10/149
3	28 May 1757	Clark, Edward	-	200	10/157
4	15 Sept 1756	Cuthbert, Dorothy	Newcastle	200	10/141, 153
5	17 May 1755	Harland, Joan	-	200	10/111a (re. Robert Green)
6	3 Jan 1759	Hopper, Elizabeth	Shincliffe, Co. Durham	700	10/190 (Howne's Farm)
7	28 May 1770	Hopper, Elizabeth	Shincliffe, Co. Durham	1,050	13/61
8	5 Oct 1776	Nelson, Miss Eleanor	Durham	100	86/51c/49
9	1 March 1770	Nixon, Mr	Broxbourne, Hertfordshire	300	86/51/48
10	25 July 1757	Olliver, Thomas	Morley, Co. Durham	200	10/159 (@ 4½%)
11	16 Nov 1756	Pattison, Cuthbert	Sunderland	350	10/145a
12	8 Dec 1759	Pickering, Miss Elizabeth	Sherburn, Co. Durham	40	10/203
13	8 Dec 1759	Pickering, Miss Mary	Sherburn, Co. Durham	40	10/203
14	30 May 1770	Robinson, Mary	-	300	13/32, 62
15	23 May 1761	Robinson, Wm.	Slingley Hill, Sea- ham, Co. Durham	-	84/48
16	24 Nov 1767	Scott, Elizabeth	Houghton, Co. Durham	700	12/118a (@ 4½%)
17	12 Oct 1756	Stout, Jonathan	-	-	10/142, 10/157
18	23 Apr 1762	Todd, Elizabeth	Hinderwell, North Yorks	360	11/90 (@ 4½%)
19	23 Oct 1762	Todd, Elizabeth	Hinderwell, North Yorks	360	11/90 (@ 4½%)
20	20 June 1757	Walker, Wm.	Marton, North Yorks	200	1/40 (for Boulby pay)
21	29 May 1776	Wharton, Mrs Ann	Durham	500	14/150
22	8 July 1774	Wood, Mr	Boulby	300	1/27a, b (for Boulby pay)
<b>Total borrowed</b>				<b>£7,700</b>	<b>@ 4½% interest = £8,046</b>

**Table 7.6: George and Judith Baker's moneylenders after 1750** <sup>80</sup>

Table 7.5 shows that before 1750, two generations of George Bakers borrowed an average of £433 from each of their moneylenders but much larger sums from three individuals, Mr Dunn, Morton Davison, a local coal-owner, and Robert Wren.<sup>81</sup> Two pre-1750 moneylenders were

79. Source for Table 7.5: *Baker-Baker Papers* (references shown under notes); entries 2, 4, 8 and 10 relate to George Baker, senior, MP for Durham *circa* 1718, Judith Baker's father-in-law, who died in 1723: see <http://www.historyofparliamentonline.org/volume/1715-1754/member/baker-george-1723>); the remaining entries relate to George Baker, junior (Judith Baker's husband).

80. Source for Table 7.6: *Baker-Baker Papers*.

81. See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £432 = £43,200 and £1,200 = £120,000 today; NRO 3410/WAT/2/13/16: John Watson's *Journal* refers to an engine being installed on Beamish Moor for Morton Davison (23 April 1767).

related to the Bakers, Francis Baker and Thomas Conyers, and one, Richard Burton, was named in the *Baker-Baker Papers* as one of George Baker II's guardians, thus conforming to what Pollard observed about the correlation between kinship and enterprise.<sup>82</sup> The majority of these moneylenders were from the Durham area, though Newcastle and Dinsdale, Judith's Baker's ancestral home on the Tees, forty miles apart, defined the limits of the Bakers' network of financiers before 1750. Whilst only one investor, a Mr Nixon from Broxbourne in Hertfordshire, has been identified as living outside the region, it is interesting that the term of his loan was just one year, 1770-1771.<sup>83</sup> Whilst it is impossible to determine how significant this single anomaly was, it suggests that the Baker's moneylenders were not confined to the North East. Pre-1750, though, they were all men. By 1755, six years after Judith and George Baker were married, female moneylenders begin to appear.

Table 7.6 shows that the total amount lent to the Bakers, by a single investor, after 1750, averaged £385 (excluding Messrs Robinson and Stout). Remarkably, four out of five investors were women, who loaned amounts ranging from £500-£1,800 between 1759 and 1774, during the period in which Judith Baker is known to have managed her family's businesses.

Significantly, 48% of the Baker's investors after 1750 were women; the total amount they loaned to the Bakers, or Baker & Jackson (since it is difficult to distinguish between the individual(s) and the Company), amounted to £4,550, or 60% of the total loaned; male investors supplied £3,084, or 40% of the total. The gender balance shown in Table 7.6 is small but significant, as indicative that female moneylenders became more numerous when Judith Baker took over the management of her family's enterprises. More evidence is clearly required, however, before endorsing the findings in Chapter Three, that women preferred to bequeath their wealth to other women in preference to men.

Whilst a good deal more evidence is required to establish that Judith Baker's social and business networks intersected, Tables 7.5 and 7.6 lend qualified support to this contention. Elizabeth Hopper, who lived only a short distance from the Baker's at Elemore House, emerges from Table 7.6 as one of the most dependable of Judith Baker's moneylenders; Mrs Hopper's loans, totalling £1,750, almost matched Edward Clark's, totalling £1,800.<sup>84</sup> Yet

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82. Pollard, *Modern Management*, 145-146, 148; BBP/9/28: Frances Burton is also cited in this study as having borrowed the large sum of £160 from her servant, Ann Wood (6 August 1741); BBP/10/161: relating to the late Mrs Burton's debts, 'principal, interest and wages', to Ann Wood (6 August 1741-17 August 1757).

83. BBP/86/51/48: Mr Nixon, from Broxbourne, Herts, lending £300 for one year (1 March 1770).

84. See [www.measuringworth.com/ukcompare/relativevalue.php](http://www.measuringworth.com/ukcompare/relativevalue.php): £1,750 = £175,000 today and £1,800 = 180,000 today; GB 0033 SHP (1549-1912): Shipperdson/Hopper Papers: it is possible that Elizabeth Hopper (née Hilton), was the wife of the Durham solicitor, Ralph Hopper, shown in Table 7.1, and that they were neighbours of the Bakers, living in Shincliffe, Durham.

Elizabeth Hopper does not appear anywhere else in the data presented here, neither in Appendices A and B as overtly enterprising, nor in Appendix C as a covert investor. She may have been the widow of the solicitor shown in Table 7.1 with same name, 'of Crook Hall in the Chapelry of Saint Margaret near the City of Durham', who died intestate on Christmas Eve 1793, leaving an estate for which a bond of £20,000 was provided; it seems likely.<sup>85</sup> How many more women were genuinely invisible but also covertly enterprising, as Elizabeth Hopper appears to have been? What motivated these women to invest large amounts of precious capital in marginally profitable enterprises, especially at a time when trade was sluggish?

Table 7.6 indicates that the interest rate on five of the Baker's loans, ranging from £20-700, remained steady at 4½% from 1749 to 1767, coinciding with the first 18 years in which Judith Baker was managing the family businesses. Evidence that Judith Baker was a very persuasive woman, and that she did not always repay her loans or bills for goods on time, appears throughout the *Baker-Baker Papers*. But was she much different from other enterprising women in this regard? What do polite requests for payment from suppliers, alternating with evidence revealing long gaps between securing and repaying loans, indicate about Judith Baker as a businesswoman? How did the spinsters, Elizabeth and Mary Pickering, whose small loans were not repaid until 17 years later, regard the female master in their midst?<sup>86</sup> They do not appear to have complained, plausibly because the interest they continued to receive made sufficient difference to their household incomes to enable them to live within what Cameron described as modest means.<sup>87</sup>

Having noted that *Trade Directories* captured approximately 70% of female enterprise in Britain in the late-eighteenth century, presumably also in the North East, one of the chief aims of this research has been to account for the remaining 30% of 'concealed' female enterprise.<sup>88</sup> Tables 7.5 and 7.6 shed more light on this aspect of enterprise, confirming that whilst many of the enterprising sort both borrowed and loaned money, Judith Baker was largely a borrower rather than a lender, a female master but not a quasi-banker. She was an entrepreneur who was habitually searching for 'moneyed partners'.<sup>89</sup> In Judith Baker's case, there is strong

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85. DPR1/1/3/1793/A84: probate for Elizabeth Hopper (24 December 1793).

86. BBP/10/203: loan from Misses Elizabeth and Mary Pickering of £80 @ 4½%, 'initially for six months' (8 December 1759); Phillips, *Women in Business*, 107.

87. Cameron, *Banking*, 39.

88. Sharpe, 'Gender in the economy', 301.

89. Pollard, *Modern Management*, 150-151.

evidence that this female master plumbed the depths of her social networks for like-minded women who became the cornerstones of her business network.<sup>90</sup>

It is likely that Judith Baker had significant powers of persuasion, but that she was honest in her dealings with her financiers, who continued to regard trust as the basis for social relationships, and, by implication, business relationships. Having established that women with capital, however modest, benefitted from industrialisation by having a greater choice of opportunities to invest, in a wider variety of enterprises in the course of the eighteenth century, the fact that they expressed a preference for investing in local people and local projects has been supported by persuasive evidence, ranging from women who leased waste land, small plots, salt pans and tithes, to those who sank their capital in coal mining.<sup>91</sup> Even small investors like the Pickerings judged Judith Baker worth investing in: They trusted Mrs Baker to repay them, and she accepted that she was beholden to them.<sup>92</sup> As far as Judith Baker was concerned, these small investors helped to spread the risks involved in managing industrialisation. One of the most important outcomes of the mutuality employers like Frances Burton shared with her servant, Ann Wood, was that they were not alone in adversity. Judith Baker was about to retire when the Boulby alum mine began to pay dividends.<sup>93</sup> She continued to correspond with George Dodds for three years after she retired to Tynemouth. Her son, George, had taken over and married in 1787.<sup>94</sup> Baker & Jackson's problems did not suddenly end: Broughton & Co. were bankrupted in 1784, owing £2,500 to Baker & Jackson, and the following advertisement appeared in 1786, for 'a valuable estate with a beneficial Allum [*sic*] Mine on it [enabling] the Proprietor to deliver Allum full ten per cent cheaper than any other mine'.<sup>95</sup> The advertisement did not name the mine, so it is unclear whether it was Baker & Jackson's. Production continued at Boulby nevertheless, and there were to be two severe financial crises, causing acute shortages of coin for wages, in 1793 and 1797, and further dislocation in the alum market throughout the Napoleonic Wars.<sup>96</sup>

Chapter Seven has focussed on the business life of the only female master in eighteenth-century England's small but highly competitive and risky alum industry. Judith Baker was

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90. Oldroyd, *Estates, Enterprise and Investment*, 25, 43, 102; Stobart, 'Gentlemen and shopkeepers', 893.

91. Phillips, *Banks*; Holderness, 'Credit in rural society'; Cameron, *Banking*.

92. Jacob & Secretan, *Self-Perception*.

93. BBP/2/334a, 3/383, 3/386: celebrating progress at Boulby (27 November 1784) and payment of dividend (20 August 1785, 10 September 1785); BBP/3/387a, b: referring to the last time a dividend was paid (18 September 1765).

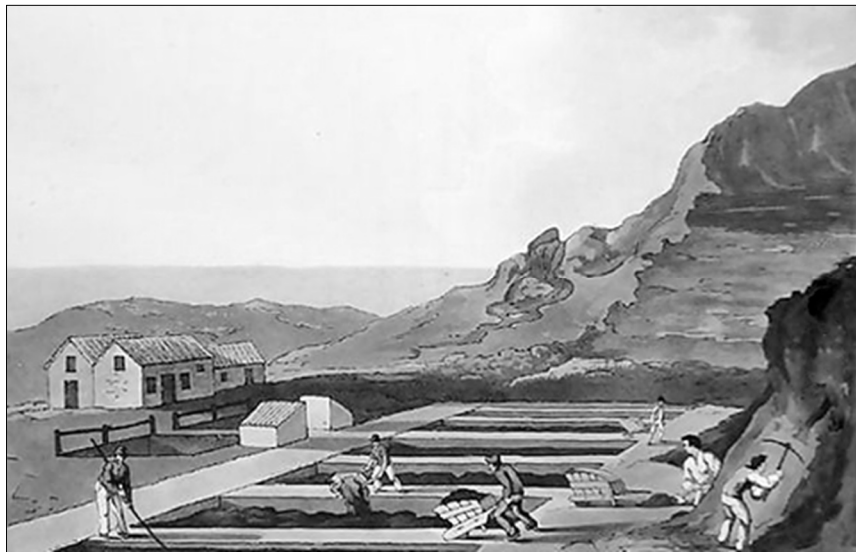
94. BBP/456: Judith Baker's son, George's, marriage (27 June 1787).

95. BBP/2/293a, 45/29/I, 3/386: Broughton's bankruptcy (27/30 April 1784, 10 September 1785); Wilkinson, *Diaries of Ralph Jackson*, 63; *Newcastle Courant*: sale of the 250 acre Boulby alum mine (4 July 1789).

96. BBP/3/366: 'difficulty of obtaining coin for paying the workmen' (31 May 1785).



clearly methodical and meticulous in her record-keeping, leaving a unique record of her entrepreneurship and giving a rare account of its rewards, principally a lifestyle which celebrated prosperity.<sup>97</sup> Judith Baker was clearly as ambitious as her husband, George Baker; their marriage was companionate, and also based on shared passion for politics. Most unusually, however, Judith Baker achieved a level of respect denied to the majority of women, as an independent advisor to Durham City Council. This demonstrates that entrepreneurial women undermined patriarchal ideology from within their own homes in the eighteenth century.



**Illustration 12: North Yorkshire's coastal alum pans** <sup>98</sup>

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97. GB 0033 BAK: *Baker-Baker Papers* (1686-1833): later generations of Mrs Bakers must also be credited for conserving the documents used here, the earliest of which date back to 1686; H. Berry, 'Prudent luxury: the metropolitan tastes of Judith Baker, Durham gentlewoman', in Sweet & Lane, *On the Town*, 130-154.

98. G. Walker, *The Costume of Yorkshire* (Leeds: Robinson & Son, 1814).

## Conclusion

### 'I will be their Master' <sup>1</sup>

This study has presented a substantial amount of previously unpublished evidence establishing that elite and middle-class women made a vital contribution to industrialisation in the North East of England in a decisive period in the region's economic development, when many of the advantages of having industrialised 'precociously' early were being undermined by the escalating costs of investing for future growth and were also compromised by increasingly regular financial crises and Britain's aristocratic government's demands for finance for war.<sup>2</sup> This combination of factors has been argued here to have made life in a region observed to be prosperous distinctly precarious in the period studied here, 1778-1801.<sup>3</sup>

It was within the challenging context described above that female enterprise and entrepreneurship amongst elite and middling women increased. This was unusual amongst women whose backgrounds, social position and household incomes were such that they were considered to have had no need to work for a living.<sup>4</sup> These women have been demonstrated here, however, to have challenged many existing interpretations of women's work. Most importantly, these women introduced a new level of professionalism into an industrious regional economy in need of new ideas, particularly at a managerial and a financial level.<sup>5</sup> Enterprise and entrepreneurship were essential in the North East in the last quarter of the eighteenth century, for two reasons: firstly, to ensure the continued growth of the North Eastern economy, and, secondly, to promote recovery from the impact that national financial crises and the demands of war made on Britain's premier industrial region.<sup>6</sup>

The contribution that female enterprise and entrepreneurship made to the North East's economic development has been argued here to have been just as important as that made by

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1. A. Lorenz, *GKN: The making of a business, 1759-2009* (Chichester: John Wiley & Sons Ltd., 2009), 22-23.

2. Levine & Wrightson, *Industrial Society*, ix, 429; Hoppit, 'Financial crises'; Besomi, 'Periodicity of crises'; Cooper, 'William Pitt, taxation and the needs of war'.

3. Christie, *Stress and Stability*.

4. Earle, 'Female labour market'; Barker, *Business of Women*, 2, 12; Phillips, *Women in Business*, 3, 19; Kay, *Female Entrepreneurship*; Vickery, *Behind Closed Doors*.

5. Schumpeter, *Economic Development*, 66, 93, 224; Schumpeter, *Capitalism*; Cameron, *Banking*, 60; Phillips, *Banks*; Stokes, 'Regional finance'.

6. Hoppit, 'Financial crises'; Kindleberger & Lafarge, *Financial Crises*.

working class women to the production of goods in Britain's first factories.<sup>7</sup> That contribution has also been argued here to have supported Haggerty's research, which focussed on the roles women in Liverpool occupied in the distributive sectors of that maritime economy, regardless of their social status.<sup>8</sup> Evidence from the North East enhances those important contentions. Most importantly, however, it builds on what has previously been established about women's work in industrialising Britain by adding new evidence of female enterprise and entrepreneurship into the field. The evidence presented here has established how important women's proprietorship of a wide range of enterprises was to the regional economy.<sup>9</sup> It has also been argued that women who owned their own, legally-protected, capital, frequently employed it to finance economic development within the region.<sup>10</sup> The importance of these contentions cannot be underestimated, not least because they represent a significant challenge to stereotypical representations of elite and middling women, typically seen as living a romantic novelist's idyllically leisured life.

Eighteenth-century women emerge from this study as much more realistic about their life chances than they have stereotypically been represented to be.<sup>11</sup> They appear to have been as instrumental in economic growth as men were, not just in expanding towns but in whole regions. Whilst there were some differences between enterprising women in, for example, Liverpool, compared with the North East, the former contended by Haggerty to have been migrants, and the latter, 'born to trade' in enterprising North Eastern families, enterprising women shared many similarities. Elite and middling women were likely to have been well-educated in the North East, often in useful, commercial subjects such as accounting, which Hunt considered particularly valuable in a society in which women's prospects were limited.<sup>12</sup>

The historiography of women's work in industrialising societies has been dominated, since 1987, by responses to Davidoff and Hall's controversial 'separate spheres' thesis, which reinforced two ideas, firstly that women's work had little impact on industrialisation, and, secondly, that women chose to disengage from the world of work.<sup>13</sup> The first idea has been disproven in studies of waged, working-class women's work but the second idea has remained implicit in an extraordinary number of studies exploring the extent to which gender,

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7. Clark, *Working Life of Women*; Pinchbeck, *Women Workers*; George, *London Life*; Rendall, *Women in an Industrialising Society*; Berg & Hudson, 'Rehabilitating the industrial revolution'; Berg, 'What difference'.

8. Haggerty, 'British-Atlantic trading community'.

9. McDonagh, *Elite Women*.

10. Green & Owens, 'Gentlewomanly capitalism'; Froide, *Silent Partners*.

11. Apetrei, *Women, Feminism and Religion*.

12. Hunt, *Middling Sort*, 11, 59, 75, 81, 90.

13. Davidoff & Hall, *Family Fortunes*.

social class, marital status and patriarchal ideology constrained women's working lives. This study has thoroughly critiqued what has been described here as the 'constraint-based model' of women's work by drawing on new evidence from the North East's experience of industrialisation. This has corrected several misconceptions about the status of women in the eighteenth century, such as that those who married surrendered their assets to their husbands under the law of coverture.<sup>14</sup> This study has revealed that this was not the case amongst elite and middling women in the North East, where enterprising families exploited the pluralist nature of English law to protect women's rights to continue to own their inherited wealth whilst married and legitimately transmit their assets to whomsoever they chose. Families achieved this in two ways, firstly, by using marriage contracts, and, secondly, by invoking local customs and practices in legal disputes over these assets. This was how enterprising women like the milliner, Mary Easterby (née Marshall), and many other married women, remained in business.<sup>15</sup>

The combination of marriage contracts and acknowledgements that women were trading as *femmes sole* rather than *femmes couverte* have been seen here as an indication that traditional patriarchal family relationships were being replaced by more enlightened attitudes towards women in general.<sup>16</sup> This was certainly the case in Bartholomew Anderson's family, in which the father provided his daughters with their own property and it this was by no means rare in the North East.<sup>17</sup> It was paralleled by husbands' obituaries for their wives, which also acknowledged that women had certain skills, such as an aptitude for managing, co-ordinating and financing projects. Industrialisation has been contended to have demanded more sophisticated financial expertise and a new level of managerial professionalism: educated women provided those skills.<sup>18</sup> Middle-class women who managed their family's counting houses became the experts in book-keeping and accountancy; elite women who anticipated that they might inherit an estate prepared themselves to become 'improving' landowners.<sup>19</sup> Both sorts of experience have been argued here not only to have levelled previously gendered

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14. Staves, *Married Women's Separate Property*; Erickson, 'Coverture and capitalism'; Finn, 'Women, consumption and coverture'; Bailey, 'Favoured or oppressed'.

15. DPR/I/1/1814/1/E1/1-5, 7: Mary Easterby's (née Marshall) will, with her marriage statement (undated) appended; will: 2 May 1813; probate 14 January 1814.

16. K. O'Brien, *Women and Enlightenment in Eighteenth-Century Britain* (Cambridge, UK: Cambridge University Press, 2009).

17. DPR/I/1/1788/A3/1: Bartholomew Anderson's will (13 February 1778; probate: 4 November 1788).

18. Pollard, *Modern Management*, 135, 225-8, 246, 255-257, 260; Oldroyd, *Estates, Enterprise and Investment*, 3, 18, 24, 30, 51, 107, 142; Corfield, *Power and the Professions*.

19. Hunt, *Middling Sort*, 89; Montagu, *Letters of Elizabeth Montagu*, I, 148-149: letter to the Duchess of Portland (1741); Erickson, *Women and Property*; McDonagh, *Elite Women and the Agricultural Landscape*; Casson, 'Women's landownership'.

fields of enterprise but to have represented female empowerment.<sup>20</sup> Karen O'Brien's insightful account of the impact the philosophy of European Enlightenment had on women's perceptions of themselves has also contextualised the relationship between enterprise and empowerment.<sup>21</sup>

It is likely that women had been managing and keeping the accounts in family enterprises for some time, but that they had not been acknowledged to have done so simply because it was expected that women should assist men with their work. Whilst Earle and Hunt challenged that view by providing evidence that wives often worked independently of their husbands, this study has revealed that there were numerous advantages in serving an unpaid apprenticeship.<sup>22</sup> The advantages for middling women whose husbands had guild status were three-fold: firstly, they could continue to run the business if they were widowed; secondly, they need not, as Erickson established, follow the same trade as their husbands; and, thirdly, again as Erickson established, they could take apprentices of their own.<sup>23</sup> The women identified in this study as carrying a family business on can be assumed to have judged the 'fine' they were obliged to pay to carry a family enterprise on worthwhile; it was not unimportant, for example, in determining a woman's status in any legal dispute, when status could lead to women's appointments as company agents, beadles and Customs officers.<sup>24</sup> In Judith Baker's case, her quasi-official position as an advisor to Durham City Council acknowledged her status and her importance in a North Eastern context as much as her integrity.<sup>25</sup>

Whilst the advantages of being raised on a landed estate cannot be compared directly with those of an unpaid guild apprenticeship, elite women's letters reveal the extent to which both expressed the ethos and the practicalities of independent enterprise, as Judith Baker's and Elizabeth Montagu's experiences did.<sup>26</sup> This sort of experience have been argued here to have been equivalent to a seven-year apprenticeship elite young men typically served with a

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20. Wiskin, 'Women, Credit and Finance', 143; Pollard, *Modern Management*, 135, 225-8, 246, 255-257, 260; Oldroyd, *Estates, Enterprise and Investment*, 3, 18, 24, 30, 51, 107, 142; McDonagh, *Elite Women*; J. Liddington, *Female Fortune: Land, gender and authority: The Anne Lister diaries and other writings 1833-36* (London: Rivers Oram Press, 1998).

21. K. O'Brien, *Women and Enlightenment in Eighteenth-Century Britain* (Cambridge, UK: Cambridge University Press, 2009); Labouchere, *Abiah Darby*; Labouchere, *Deborah Darby*.

22. Earle, 'Female labour market', 348-352; Hunt, *Middling Sort*, 128.

23. Erickson, 'Working London'.

24. Shepard & Spicksley, 'Worth, age and social status'.

25. BBP/12/78, 12/81, 12/87-8, 12/93, 12/98 (1766).

26. BBP; Montagu, *Letters of Elizabeth Montagu*, I; Pollard, *Modern Management*, 135, 225-8, 246, 255-257, 260; Oldroyd, *Estates, Enterprise and Investment*, 3, 18, 24, 30, 51, 107, 142; McDonagh, *Elite Women*, 3-5.

merchant, as Judith Baker's junior partner, Ralph Jackson, did.<sup>27</sup> Unpaid and unremunerated work has been interpreted here to have provided potentially enterprising and entrepreneurial women with all the skills they needed to establish and maintain their own enterprises.

Phillips' definition of independent enterprise has been employed here to provide a flexible framework capable of incorporating a wider variety of forms of enterprise than were identified in Booth-Armstrong's model of sectoral employment, or in studies which focussed on either the very wealthy or the relatively poor.<sup>28</sup> The enterprising society Pollard envisaged was a society open to 'all talents', which included female masters like Charlotte Guest, who encountered no resistance when she announced her intention to be the Master of the men in the Dowlais ironworks in South Wales.<sup>29</sup> Charlotte Guest did not see herself merely as an owning manager of a key industry but as a 'governor' of a whole community.<sup>30</sup>

Whilst this study has endorsed the current view that work was primarily an economic necessity in the period studied here, it has also revealed that women exercised a greater degree of personal choice when becoming self-employed than had been the case in 1750.<sup>31</sup> This encouraged them to take advantage of opportunities both in the fastest growing non-traditional sectors of the economy and in a similarly wide range of economic activities that remained 'concealed and embedded' within the regional economy.<sup>32</sup> The clothing, hospitality and retailing sectors continued to be the most popular of choices for self-employed women, sectors in which women were particularly adept as barometers of new patterns of consumption and politeness.<sup>33</sup> Millinery emerges from this study not simply a small, convenient, home-based enterprise, but an enterprise offering plenty of scope for entrepreneurship, as measured in the data on partnerships. Large family businesses, such as in the transport and distribution sectors, were the most likely to be based outside of the home, occupying several specialist premises; smaller manufactories occupied workshops attached to a home. Female enterprise expanded in all of these sectors, blurring the boundaries between men's work and women's work and home-based and workshop work.

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27. Wilkinson, *Diaries of Ralph Jackson*.

28. Rubenstein, *Men of Property*; Rubinstein, "'Gentlemanly capitalism'"; Benson, *Penny Capitalists*.

29. Pollard, *Modern Management*, 145-146, 151, 157, 225; Lorenz, *GKN: The making of a business*, 22-23.

30. Lorenz, *GKN*, 22-23; Pollard, *Modern Management*, 206.

31. Froide, *Never Married*; Sharpe, 'Gender in the economy', 301; Barker, *Business of Women*; Phillips, *Women in Business*.

32. Sharpe, 'Gender in the economy', 301.

33. Berg, 'Women's consumption'; McKendrick, Brewer & Plumb, *Consumer Society*; Langford, *Polite and Commercial People*; Berry, 'Polite consumption'; Welford, 'Functional goods and fancies'.

Home-based work emerges from this study not as a 'separate sphere' but as a conscious choice dependent on an individual woman's life-cycle, the nature of the enterprise and the nature of the household the life-style was required to support, which might contain married or widowed women, spinsters, extended family and journeymen and apprentices.<sup>34</sup> The concept of the 'household', as opposed to the 'family', has been employed to indicate that the boundaries between women's homes and their work were becoming blurred; this was most obvious in the lodging house component of the hospitality industry, though it was also apparent in the clothing industry, which embraced a wide variety of sizes of enterprises, from small-scale specialist needlework to funeral furnishing, military outfitting and slop-selling.<sup>35</sup> This study has argued in favour of redefining women's work to emphasise manufacturing rather than the retailing as an indication that the field of enterprise was becoming more equal, as Wiskin contended.<sup>36</sup> Considering the home as a workshop, and *vice versa*, also contributes towards reconceptualising women's work as an expression of independence and personal ambition rather than an imposition bounded by patriarchal constraints. Defining oneself by one's occupation rather than marital status also emphasised self-sufficiency, which was important in women's conceptions of themselves as empowered.<sup>37</sup>

The 'empowerment model' proposed in this study as promoting a more positive approach to women's work than the 'constraint-based model' has been argued here to have been based primarily on women's ability to access capital.<sup>38</sup> It has been observed that the legal ownership of these assets was achieved by exploiting the pluralism of the law, the importance of which is demonstrated in the fact that more than 700 women identified in this study were able to access the capital they needed to engage in enterprise at the times they needed it; this applied not only to capital for commercial enterprise but also to capital for agriculture and investment. The fact that County Durham's ecclesiastical tenants were regarded more like freeholders than tenants has been seen here to have encouraged female enterprise.<sup>39</sup> Capital accumulation has also been argued here to have empowered women, leading them to create a diverse portfolio of assets. This represented the optimal form of security for women living in an economically uncertain period. More importantly, capital accumulation was also vital in the creation of a

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34. Davidoff & Hall, *Family Fortunes*;

35. Beckett, 'Elizabeth Montagu'; Phillips, *Women in Business*; Kay, *Female Entrepreneurship*.

36. Wiskin, 'Women, Credit and Finance', 143; Davidoff & Hall, *Family Fortunes*; Phillips, *Women in Business*; Kay, *Female Entrepreneurship*.

37. Phillips, *Women in Business*, 59-68, 85, 88; Hoppit, *Risk and Failure in English Business*.

38. Phillips, *Women in Business*, 260.

39. Orde, 'Ecclesiastical estate management', 159, 164, 171; McDonagh, *Elite Women*.

robust regional economy.<sup>40</sup> Without it, it would have been difficult to maintain the level of industrial development Britain required henceforth.

Capitalist women have been observed in this study to have been ubiquitous throughout the North East in the late-eighteenth century, continuing a long tradition of female enterprise and entrepreneurship which can be traced from the medieval, Hanseatic League, period, through the emergence of the world's first industrial society to the late-eighteenth century, when female masters were regarded as equal to men in the commercial and industrial world.<sup>41</sup> In a longer historical perspective, the women identified in this study anticipated the dawn of a new era for working women, an era in which work was a source of genuine empowerment rather than simply an attempt to avoid dependency and poverty.

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40. Cameron, *Banking*.

41. Clephan, *Hanseatic League*; Rabuzzi, 'Women as merchants'; Hafter, 'Female masters'; Wiskin, 'Women, Credit and Finance'.



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### Appendix A: Long-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Name	Status/Name	Occupation	1778	1782-4	1790	1795	1801
1	Abbot	Mrs	Flour dealer, chandler			<i>Tolbooth</i>	Cooper's Entry	
2	Angus	Mrs	Printer, bookseller			Drury Lane	Side	
3	Atkinson	Mrs	Toyseller, bookseller, musical instrument dealer, stationer	Groatmarket	Groatmarket	Groatmarket	Groatmarket/ Biggmarket	Groatmarket
4	Attlee/y <sup>1</sup>	Mrs	Mantua maker			High Friar St	High Friar St	High Friar St
5	Barrass	Mrs & Partner	Saddler, ironmonger, nail maker		<i>Bottle Bank</i>		<i>High Church St</i>	
6	Bateman	Mrs	School proprietor			Pilgrim St	Pilgrim St	Pilgrim St
7	Bella's	-	Coffee house proprietor (Nelly's?)			Sandhill	Sandhill	Sandhill
8	Berry	Mrs Isabella	Sewing school			<i>Bottle Bank</i>	<i>Gateshead</i>	<i>Gateshead</i>
9	Blenkinsop	Mrs	Mantua-maker			Fenkle St	Fenkle St	
10	Bonnell	Mrs	Boarding school			Pilgrim St	Pilgrim St	Pilgrim St
11	Booth	Mrs	Hop merchant, maltster	Manor Chare	Manor Chare			
12	Burrell	Rosella	Cheesemonger, cheese & bacon dealer			Side	Side	Side
13	Carr	Mrs Ann	Pall & cloak maker, funeral-furnisher, grocer/tea dealer	Pilgrim St		Middle St	Middle St	Pilgrim St
14	Carr	Isabella	Publican				Sandgate	<i>Gateshead</i>
15	Carter	Mrs	Fruit dealer			Close	Close	
16	Cay	Mrs	Flour dealer			Castle Yard	Castle Yard	
17	Carus	Mrs Isabella	Dyer, silk dyer	Close	Close			Close
18	Chambers	Miss	Milliner		Side	Side		
19	Chambers	Mrs Mary	Dyer, tan-yard proprietor		<i>Bottle Bank</i>		White Cross	White Cross
20	Charlton	Mrs & Son	Druggists, chemists ( <i>sic</i> )			Sandhill	Sandhill	Sandhill
21	Clennell	Mrs	Hat dealer, hosier			Side	Side	
22	Coates	Mrs	Tin-plate worker, brazier	Side	Side	Side	Side	
23	Cooper	Mrs	Weaver (Infirmary)	Manors	Manors			
24	Crawford	Mrs	Publican (Cock)		Percy St	Percy St	Percy St	
25	Curry	Mrs	Publican (Globe)	Spicer Lane	Spicer Lane			
26	Davis <sup>2</sup>	Mrs Mary & Son	Butter & cheese merchant	Close	Close			
27	Davison	Mrs	Publican (Hen & Chickens)			Silver St	Silver St	
28	Dixon	Mrs	Publican		Ballast Hills	Ballast Hills	Ballast Hills	
29	Dixon	Miss	Publican				Pilgrim St	Pilgrim St

1. Charleton, *Newcastle Town*.

2. Bailey's *Northern Directory* (1781).

### Appendix A: Long-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Name	Status/Name	Occupation	1778	1782-4	1790	1795	1801
30	Douglas	Mrs	Publican (Boar's Head), market gardener			Westgate	Westgate	Westgate
31	Dryden	Mrs	Hat & cloak maker			Tyne Bridge	Tyne Bridge	Sandhill
32	Duncan	Miss	Mantua-maker			White Cross		White Cross
33	Easterby	Mrs	Milliner, haberdasher, hosier, perfumier			Pudding Chare	Pudding Chare	
34	Elliot	Mrs	Publican (Unicorn)		Biggmarket	Biggmarket	Biggmarket	Biggmarket
35	Elliot	Mrs	Flour retailer			Nun Gate	Nun Gate	
36/37	Ellison	Misses	Milliners		St Nicholas	St Nicholas		
38	Embleton	Mrs	Publican			Sandgate	Sandgate	
39	Fairbairn	Mrs	Publican (Rodney's Head)			Highbridge	Highbridge	
40	Fearnley <sup>3</sup>	Mrs	Hardware shop, hardware dealer	Side	Side			
41	Fenton	Miss Elizabeth	Palls & cloak maker, hardware & furniture dealer	Groatmarket	Groatmarket			
42	Fleming	Miss	Linen draper, milliner	Sandhill	Sandhill			
43	Fleming	Mrs Ann	Draper, publican (Rodney's Head/ Golden Anchor)	Side	Highbridge			Sandgate
44	Foreman	Mrs	Publican				Close	Close
45	Fothergill	Mrs	Publican (Ship), market gardener	North Shore		North Shore	North Shore	<i>Gateshead</i>
46	Gale	Mrs	Milliner			North Shore	North Shore	
47	Gibson	Mrs	Publican (Ship), publican (?)	Newgate			Armourer Chare	Armourer Chare
48	Green	Miss	Mantua-maker			Lisle St	Lisle St	
49	Gray, Grey	Mrs	Taylor, mantua-maker	Long Stairs		High Friar St	High Friar St	
50	Guthrie	Mrs Ann	Innkeeper, (Bird in Bush), London-Berwick carrier, warehouse proprietor	Pilgrim St			Pilgrim St	Pilgrim St
51	Hackworth	Mrs	Milliner			St Nicholas	Westgate	
52/53	Hales & Young		Confectioners, pastry school			Dean St	Mosley St	
54	Hall	Miss Mary	Milliner	Side		Painter Heugh	Pilgrim St	Pilgrim St
55	Hall	Mrs	Cheesemonger	Sandhill				Side
56	Hall	Mrs Jane	Inn/horse keeper (Bay Horse), fruiterer	Fleshmarket	Fleshmarket			Fleshmarket
57	Hamilton	Mrs	Pastry shop			Highbridge	Highbridge	
58	Ham(n)by	Mrs	Publican (Ropemakers/Jolly Scotsman)		Sandgate	Sandgate	Sandgate	
59	Harbottle	Mrs	Corn merchant				Sandhill	Sandhill
60/61	Harrison	Misses	Milliners			Groatmarket	Groatmarket	

3. Ibid.

### Appendix A: Long-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Name	Status/Name	Occupation	1778	1782-4	1790	1795	1801
62	Harrison	Mrs	Baker, flour dealer			Side	Side	Side
63	Harvey	Mrs	Tobacconist, tea dealer	Side		Side	Side	
64	Headlam	Mrs	Publican (Half Moon)			<i>South Shore</i>	<i>South Shore</i>	<i>South Shore</i>
65	Henderson	Mrs	Hosier		Low Bridge	Denton Chare	Denton Chare	
66	Henderson	Mrs	Publican (Duke of Cumberland)	North Shore	Close		Close	
67	Henzell	Mrs	Publican (Black Swan)		Fleshmarket		Fleshmarket	Fleshmarket
68	Henzell	Mrs	Publican (Ship)			Ballast Hills	Ballast Hills	
69	Henzell	Mrs	Publican (Glasshouses)	North Shore		Mosley St		
70	Hill	Mrs	Shoemaker			Quayside	Quayside	
71	Holliday	Miss	Milliner				PuddingChare	Pudding Chare
72	Horn(s)by	Mrs	Servants' Register Office			Westgate	Westgate	Westgate
73	Hudson	Mrs	Milliner	Fleshmarket	Fleshmarket	Mosley St		Pilgrim St
74	Hudspeth	Miss	Milliner		Highbridge	Woolmarket	Groatmarket	Groatmarket
75	Hume	Mrs Mary	Publican (King of Sweden)	Close			Close	Bridge End
76	Hutchinson	Mrs	Boarding school	Westgate	Westgate	Westgate		
77	Ilderton	Mrs Ann	Milliner, china dealer			Middle St	Mosley St	Groatmarket
78	Johnson	Mrs	Schoolmistress				Manor Chare	Manor Chare
79	Jones	Mrs	Tavern			Forth House	Forth House	
80	Jubbs	Mrs	Publican (Scots' Arms)	Nun Gate	Biggmarket			
81	Kidd	Mrs	Midwife				Side	Side
82	Kirksop	Mrs	Flour dealer	Fleshmarket		Fleshmarket	Fleshmarket	
83	Laing	Mrs	Mustard manufacturer	Quayside	Broadgarth	Broadgarth	Broadgarth	
84	Lamb	Mrs	Midwife, publican				Close	Close
85	Landell	Mrs	Hardware shop, hardware dealer	Sandhill	Sandhill			
86	Langlands <sup>4</sup>	Mrs Margaret	Goldsmith, silversmiths, jeweller	Side	Side/Dean St	Side		
87	Lawson	Miss	Milliner	Pilgrim St	Low Bridge			
88	Lee	Mrs	Publican (Sun)			Pandon	Pandon	
89	Lumsdon	Mrs	Grocer				Broad Chare	Broad Chare
90	Mabane	Mrs	Shoemaker, ladies' shoemaker		Tyne Bridge	<i>Bottle Bank</i>	<i>Bottle Bank</i>	
91	Manisty	Miss	Milliner			Painter Heugh	Painter Heugh	
92	Marshall	Miss	Confectioner, pastry school	Low Bridge	Low Bridge	Mosley St		
93	Moffit	Mrs	Tea dealer			Biggmarket	Biggmarket	

4. Ibid.

## Appendix A: Long-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Name	Status/Name	Occupation	1778	1782-4	1790	1795	1801
94	Nichols	Catherine	Baker			Broad Chare	Broad Chare	Broad Chare
95	Nicholson	Mrs	Milliner	Middle Street	Groatmarket			
96	Patterson	Mrs	Publican	Cowgate	Cowgate			
97	Pearsey	Miss	Confectioner & pastry cook				Dean St	Dean St
98	Pearcy	Mrs	Publican (Pack Horse)	Pilgrim St		Pilgrim St		
99	Plasket	Mrs	Mantua-maker, milliner			Side	Side	
100/101	Polding (Margaret) & Co.		Milliners			Newgate St	Newgate St	Newgate St
102	Pow/Por	Mrs Isabella	Mantua maker			High Bridge		Northumberland St
103	Prowitt	Mrs	School			Pilgrim St	Pilgrim St	
104	Ramsay	Miss	Mantua-maker			Newgate St	Newgate St	Mosley St
105	Ramsay	Mrs	Publican (Bay Horse)			Percy St	Percy St	
106	Rankin	Mrs Ann	Confectioner	Middle St	Middle St			
107	Reed	Miss	Milliner	Groatmarket	Groatmarket			
108	Renney	Mrs	Cheesemonger				Side	Side
109	Ridley	Mrs Ann	Publican (Blue Bell)			North Shore	North Shore	North Shore
110	Robertson <sup>5</sup>	Mrs Ann	Goldsmith, jeweller		Side/Dean St	Side/Dean St	Dean St	Dean St
111/112	Robinson	Misses	Milliners		Biggmarket	Biggmarket	Biggmarket	
113	Roper <sup>6</sup>	Mrs	Hosier	Quayside	Quayside			
114	Sanderson	Mrs Ann (?)	Publican (Half Moon)	Castle Yard			Dog Bank	Dog Bank
115	Singleton	Mrs	Publican (Grapes)			Fenkle St	Fenkle St	
116	Smailes	Mrs Ann & Son	Glazier, painter, floorcloth maker				Quayside	Quayside
117	Smith	Miss	Milliner	Side	Nun Gate			
118	Smith	Mrs	Confectioner, pastry school	Pilgrim St	Pilgrim St		Denton Chare	
119	Smith	Mrs	Bacon dealer, flour dealer			Highbridge	Highbridge	
120	Snaith	Mrs	Grocer, slop seller				Quayside	Pudding Chare
121	Spark	Mrs	Publican (Black Bull/Blue Bell)	Fleshmarket	Gateshead			
122	Stephenson	Miss	Milliner		White Cross	Biggmarket	Biggmarket	
123	Stokoe	Mrs Mary	Child-bed-linen warehouse proprietor		Mosley St			Mosley St
124/125	Strologers	Misses	Linen drapers	Side	Sandhill			
126	Swan(n)	Margaret	Publican (Ship)		Ballast Hills	Ballast Hills	Ballast Hills	

5. Ibid.

6. *Newcastle Courant* (17 October 1778): advertisement for a property sale at Mrs Roper's, by the attorney, H. Simpson.

### Appendix A: Long-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Name	Status/Name	Occupation	1778	1782-4	1790	1795	1801
127	Sweet	Mrs	Baker, flour dealer			Denton Chare	Denton Chare	
128	Taylor	Isabel	Schoolmistress			Bailiff Gate	Bailiff Gate	Newgate
129	Temple	Mrs Sarah	Linen draper, haberdasher			Bailiff Gate	Bailiff Gate	Sandhill
130/131	Tewart, Mrs Margaret & Featherston(e)		Milliners (later E. & A. Featherstone)			Pilgrim St	Pilgrim St	Pilgrim St
132	Thompson	Miss	Mantua-maker			Denton Chare	Denton Chare	
133	Thompson	Mrs	Glazier & painter				Fleshmarket	Fleshmarket
134	Thompson	Mrs & Son	Baker, Publican (Sun)	Close-gate		North Shore		
135	Todd	Mrs Dorothy	Hatter, perfumier, mineral-water warehouse proprietor	Side	Side			
136	Todd	Miss Susannah	Perfumier	St Nicholas	St Nicholas			
137	Turnbull	Miss	Toyseller, bookseller, confectioner, dealer in old books	Low Bridge	Low Bridge	Low Bridge	Low Bridge	Low Bridge
138	Turnbull	Mrs Agnes	Publican (Crown), tobacconist, tobacco miller	Westgate	Westgate			Quayside
139	Urron	Mrs Susannah	Publican (Sun)			Newgate St	Newgate St	
140	Walker	Mrs Jane	Clock & watchmaker	Castle Stairs	Castle Stairs			
141	Walker	Mrs	Mustard-maker, grocer		Side	Side	Side	
142	Wallace	Mrs	Salt Duty Officer, grocer			Oatmarket	Oatmarket	
143	Ware	Mrs	Publican (Half Moon)			Oatmarket	Oatmarket	Oatmarket
144	Waters	Mrs	Boarding school			Pilgrim St	Pilgrim St	Pilgrim St
145	Watson	Mrs Sarah & Son	Leather-cutter, grocer, tea dealer	Groatmarket	Groatmarket	Groatmarket		
146	Westgarth	Mrs Deborah (?)	Haberdasher			Newgate St	Newgate St	Newgate St
147	Wilson	Mrs Ann	Publican (Crown & Thistle)	Groatmarket	Groatmarket			
148	Wilson	Mrs	Grocer, tea dealer			Garth Heads	Garth Heads	
149	Wilson	Sarah	Coffee house proprietor			Sandhill	Sandhill	
150	Wilson	Mrs	Ladies boarding school			Pilgrim St	Pilgrim St	Saville Court
151	Wilson	Mrs	Linen Draper				Sandhill	Sandhill
152	Williamson	Mrs	Publican (Bay Horse)	Barrass Bridge	Barrass Bridge			
153	Winship	Mrs Jane	Appraiser, auctioneer, furniture broker		Denton Chare	Denton Chare	Denton Chare	Denton Chare
154	Wright	Mrs Jane	Coffee house proprietor, publican		Sandhill	Pilgrim St	Pilgrim St	Pilgrim St

## Appendix B: Short-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Surname	Status/Name	Occupation	1778	1782-4	1790	1795	1801
1	Ainsley	Mrs	Taylor, habit maker			Bailiff Gate		
2	Alderson	Mrs	Milliner			Pilgrim St		
3	Allen	Mrs	Innkeeper (Turk's Head)		Pilgrim St			
4	Ameers	Mrs	Hatter	Side				
5	Anderson	Mrs	Baker					Manor Chare
6	Ansell	Mrs	Pipe manufacturer		<i>Low Church St</i>			
7	Archbold	Mrs	Gardener			Gallowgate		
8	Armstrong	Mrs	Publican					Castle Garth
9	Arrowsmith	Mrs	Flour dealer					Northumberland St
10	Atkinson	Isabella	Silk-dyer, glazier					Newgate St
11	Atkinson	Lydia	Publican					<i>Gateshead</i>
12	Atkinson	Jane	Publican (Black Horse)	Groatmarket				
13	Atkinson	Mary	Grocer, tea dealer					New Road
14	Atkinson	Mrs	Funeral furnisher					Newgate St
15	Atkinson	Mrs	Mantua maker					High Friar St
16	Austin	Sarah	Grocer					Quayside
17	Bailes	Ann	Linen draper					Side
18	Baillie	Miss	Schoolmistress					<i>Gateshead</i>
19	Barrass	Mrs	Publican (Dun Cow)				Quayside	
20	Barron	Mrs	Grocer			Quayside		
21	Bell	Mrs	Grocer, tea dealer	King St				
22	Bell	Mrs	Publican (Queen's Head)		<i>Pipewellgate</i>			
23	Binks	Jane	Fruiterer					Newgate St
24	Blades	A.	Mantua maker					Pilgrim St
25	Boag	Mrs	Milliner					Pilgrim St
26	Bolton	Mrs	Publican (Punch Bowl)	Sandhill				
27	Booth	Mrs	Publican (Cannon)			Close		
28	Bowie	Mrs Jane	Summer lodging rooms			<i>Windmill Hills</i>		
29	Boyd	Mrs	Boarding school			Pilgrim St		
30	Bradshaw	Mrs	Publican, spirit dealer					Drury Lane
31	Brockhouse	Mrs	Cooper			Quayside		
32	Brough	Mrs	Publican (Butchers' Arms)	Dog Bank				
33	Brown	Elizabeth	Publican					<i>Gateshead</i>
34	Brown	Mrs	Publican					Ouseburn
35	Bruce	Mrs	Midwife				Castle St	

### Appendix B: Short-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Surname	Status/Name	Occupation	1778	1782-4	1790	1795	1801
36	Brunskill	Mrs	Midwife					Manor Chare
37	Bryan	Miss	Schoolmistress		Pilgrim St			
38	Bryan	Mrs	Wool-comber	Close				
39	Bulman	Miss	Linen draper		Middle St			
40	Bulman	Mrs	Grocer, tallow chandler			<i>Bottle Bank</i>		
41	Bulman	Mrs	Shoemaker			Middle St		
42	Burnett	Ann	Publican					<i>Pipewellgate</i>
43	Byerley	Mrs	Leather-cutter			Side		
44	Callender	Mrs	Nursery gardener			Sissons House		
45	Calvert	Jane	Milliner					Dean St
46	Carnton	Ann	Grocer, tea dealer		Quayside			
47	Carnton	Mrs	Perule-maker		Fleshmarket			
48	Carr	Mrs	School				Pilgrim St	
49/50	Carter & Gibson		Milliners		Pudding Chare			
51	Chapman	Mrs	Pawnbroker				Queen St	
52	Charlton	Grace	Corn & spirit dealer		<i>Hillgate</i>			
53	Chilton	Mrs	Bookseller, Circulating Library					Groatmarket
54	Chism	Isabell	Mantua maker					Newgate St
55	Clark	Mrs	Publican (Black Horse)	Groatmarket				
56	Clark	Mrs	Mantua maker			Low Friar St		
57	Clark	Mrs	Hatter & hosier			Side		
58	Collingwood	Miss	Milliner	Rosemary Lane				
59/60	Miss Corner & Partner		Milliners, mantua makers					<i>High Church St</i>
61	Coulter	Ann	Furniture broker					Sandgate
62	Coxon	Mrs	Publican (Sun)			Ballast Hills		
63	Crawford	Mrs	Flour retailer			Silver St		
64	Crosbie	Mrs	Hosier			High Bridge		
65	Curry	Mrs A.	Mantua-maker					Rosemary Lane
66	Davenport	Mrs	Paper warehouse proprietor	Spicer Lane				
67	Davidson	Mrs Elizabeth	Butcher					Butcher Bank
68	Davidson	Miss	Hosier					Sandhill
69	Davison	Mrs	China shop	Side				
70	Davison	Mrs	Tea dealer, pawnbroker			Castle Yard		
71	Davison	Mrs	Tobacconist	Side				
72	Dawson	Margaret	Grocer					Sandgate
73	Dixon	Mrs	Ladies shoemaker					High Bridge
74	Dobinson	Mrs	Grocer, tea dealer			Rosemary Lane		
75	Dobinson	Mrs	Grocer			St John's Lane		

**Appendix B: Short-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>**

No.	Surname	Status/Name	Occupation	1778	1782-4	1790	1795	1801
76	Dobson	Mrs	Publican (Cross Keys)	Spicer Lane				
77	Donaldson	Mrs	Sewing school					Dean St
78	Douglas	Mrs	Customs Officer ( <i>Gateshead</i> )			<i>High Church St</i>		
79	Duffield	Mrs	Chandler			<i>Bottle Bank</i>		
80	Duncan	Mrs	Publican (Blue Bell)		<i>Bottle Bank</i>			
81	Dungate	Mrs	Publican (George Inn)			<i>Bottle Bank</i>		
82	Eden	Mrs	Maker of palls & cloaks			George Stairs		
83	Elliot	Mrs	Midwife					Ouseburn
84	Ellis	Mrs	Midwife					Dog Bank
85	Ferguson	Sarah	Innkeeper (Three Indian Kings)					Quayside
86	Fidkin	Mrs	Butcher					Butcher Bank
87	Fettes	Isabella	Confectioner					Newgate St
88	Findley	Mrs	Publican (Cock & Anchor)			Sandgate		
89	Fish	Miss Sarah	Linen draper	Side				
90	Fletcher	Mrs	Publican (brewing family)					<i>Bottle Bank</i>
91	Foggin	Mary	Mantua maker			<i>Cannon St</i>		
92	Fordyce	Mrs	Baker				St Nicholas	
93	Forster	Mrs	Butcher					Butcher Bank
94	Frazer	Mrs	Midwife				Close	
95	Gabbit	Mrs	Publican (Sun)					Quayside
96	Gale	Mrs	Tallow chandler	Biggmarket				
97	Garton	Mrs	Paper warehouse proprietor		Castle Stairs			
98	Gatis	Sarah	Hatter					Sandhill
99	Gibson	Mrs	Milliner	Biggmarket				
100	Gibson	Esther	Cheesemonger		Sandhill			
101	Giles	Mrs	Cooper					Biggmarket
102	Gilpatrick	Mrs	Publican				Fleshmarket	
103	Gordon	Mrs	Grocer, tea dealer		White Cross			
104	Goodchild	Elizabeth	Milliner, mantua maker					Close
105	Gourly	Margaret	Linen draper					Butcher Bank
106	Gray	Mrs	Publican				Close Gate	
107	Greaves	Mrs	Publican (Rose)		Quayside			
108	Green	Elizabeth	Appraiser & auctioneer	Groatmarket				
109	Green	Mrs	Mantua maker					Pilgrim St
110	Greenhill	Mrs	Hatter	Side				
111	Grieves	Mrs	Publican					Fleshmarket
112	Grey	Mrs	Grocer, tea dealer	Pilgrim St				
113	Grierson	Mrs	Furniture broker					High Bridge



### Appendix B: Short-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Surname	Status/Name	Occupation	1778	1782-4	1790	1795	1801
114	Hall	Mrs	Hatter					12 Mosley St
115	Hall	Mrs	Butcher					Butcher Bank
116	Hall	Mrs	Publican (Sun)		Percy St			
117	Hall	Mrs	Publican (Black Swan)		Fleshmarket			
118	Halliday	Miss	Milliner			Pudding Chare		
119	Hamilton	Ann	Shoemaker					Newgate St
120	Hamilton	Mrs	Pastry cook				High Bridge	
121	Hardy	Isabella	Pastry cook		St Nicholas			
122	Harrison	Mary	Fruiterer					Quayside
123	Harrison	Mrs	Sewing school					Silver St
124	Harrison	Mrs	Mercer & draper				Castle Garth	
125	Hart	Martha	Confectioner					Pilgrim St
126	Harup	Mrs	Chandler					Pipewellgate
127	Hawkins	Mrs Margaret	Fruiterer & confectioner					Mosley St
128	Henderson	Mrs	Grocer & tea dealer			Pilgrim St		
129	Henderson	Mrs	Grocer			Low Bridge		
130	Hepworth	Mrs	Agent (Gateshead Brewery)			Gateshead		
131	Hervey	Miss	Milliner		Fenkle St			
132	Hindmarsh	Mrs	Plane-maker				Newgate St	
133	Hodgson	Ann	Butter, cheese & bacon dealer		Love Lane			
134	Hodgson	Sarah	Printer & publisher					Groatmarket
135	Hodgson	Mrs	Tin-plate worker & brazier	Side				
136	Hogg	Mrs	Corn & cheese dealer			Close		
137	Hogg	Mrs	Schoolmistress					Newgate St
138	Hood	Mrs	Hardware shop	Middle St				
139	Humble	Mrs	Publican	Ballast Hills				
140	Hunter	Mrs	Publican	Ouseburn				
141	Huntingdon	L.	School for young ladies					Rosemary Lane
142	Hutchinson	Miss	Boarding school		Nungate			
143	Hutchinson	Mrs	Butcher					Butcher Bank
144	Irving	Mrs	Publican, coffee house proprietor			Sandhill (east)		
145	Jackson	Miss	Mantua maker					St John's Lane
146	Jackson	Mrs	Publican (Half Moon)			Mosley St		
147	Jackson	Mrs	Matron (Infirmary)				Manors	
148	Jackson	Mrs	Cheesemonger					Sandhill
149	Jefferson	Mrs	Cooper			Broad Chare		
150	Jeffrey	Mrs	Midwife					Silver St
151	Jobson	Mrs	Publican		Side			

### Appendix B: Short-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Surname	Status/Name	Occupation	1778	1782-4	1790	1795	1801
152	Johnson	Mrs	Publican (Vine)	Mushroom				
153	Kellett	Miss	Pastry school	Westgate				
154	Kelly	Mrs	Publican (Sun)		Quayside			
155	Kenzie	Mrs	Grocer					Dog Bank
156	King	Mrs Ann	Butter & cheese merchant/warehouse, grocer, tea dealer	Middle St				
157	Kirkbide	Mrs	Baker					Newgate St
158	Kirk(h)en	Bella	Linen & woollen draper, broker & dealer in hardware					Groatmarket
159	Kitterside	Miss	Boarding school					Pandon
160	Kittrick	Margaret	Publican					Quayside
161	Lambton	Mrs	Publican					Ballast Hills
162	Lawson	Mrs	Publican (Beehive)		Fleshmarket			
163	Legate	Mrs	Beam-maker			Low Church St		
164	Leister	Mrs	Publican (Rose)			Grindon Chare		
165	Lisle	Miss E.	Tea dealer				Mosley St	
166	Lisle	Mrs	Midwife				Pilgrim St	
167	Lomax	Mrs	Household furniture dealer			Groatmarket		
168	Long	Miss	Hosier, perfume dealer	Old Pullen Market				
169	Lumsdon	Mrs	Butcher					Butcher Bank
170	Mackenzie	Margaret	Tin-plate worker					Side
171	Masterson	Ann	Fruiterer, confectioner					Mosley St
172	McLeod	Mrs	Baker	Castle Yard				
173	Marshall	Mrs	Publican (Crown)		Fenkle St			
174	Maughan	Miss	Milliner		Biggmarket			
175	Mickle	Elizabeth	Baker					Quayside
176	Milburn	Mrs	Publican				Cowgate	
177	Mitchell	Mrs	Milliner					Side
178	Mitchell	Mrs	Publican				Quayside	
179	Mollison	Catherine	Flour dealer					Sandgate
180	Morrilee	Mrs	Roper				Fleshmarket	
181	Mundell	Barbara	Publican					Bottle Bank
182	Nesbitt	Mrs	Publican (Nag's Head)	Fleshmarket				
183	Nicholson	Ann	Publican (Fox)		Pipewellgate			
184	Nicholson	Eleanor	Publican					Sandgate
185	Nicholson	Mrs	Publican (Boar's Head)		Trinity Chare			
186	Nicholson	Mrs	Confectioner & perfumier	Denton Chare				

### Appendix B: Short-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Surname	Status/Name	Occupation	1778	1782-4	1790	1795	1801
187	Nixon	Mrs	Publican				Quayside	
188/1 89	Nowell & Westgarth		Linen drapers	Mosley St				
190	Park	Miss Ann	Linen draper				Quayside	
191	Parsonage	Miss	Milliner		High Bridge			
192	Pattison	Mrs	Flour shop	High Bridge				
194	Pearsey	Mrs	Mantua maker				Lowbridge	
195	Pearson	Miss	Dyer	Close				
196	Penny	Mrs	Milliner	Biggmarket				
197	Pickering	Ann	Grocer					Sandgate
198	Philipson	Miss	Milliner		Pilgrim St			
199	Pinkney	Mrs	Grocer, tea dealer		Fleshmarket			
200	Potts	Mrs	Spirit-dealer		Sandhill			
201	Pratt	Ann	Confectioner					Drury Lane
202	Pratt	Mrs	Chandler				Fleshmarket	
203	Pringle	Mrs	Publican				Fleshmarket	
204	Rayne	Ann	Pawnbroker					Silver St
205	Reavely	Mrs	Linen draper	Middle Street				
206	Reed	Mrs	Brewer	Armourer Chare				
207	Reed	Mrs	Cooper	Broad Chare				
208	Reid	Mary	Publican					Low Bridge
209	Rennison	Mrs	Freehold miller				<i>Windmill Hills</i>	
210	Richardson	Catherine	Grocer					Westgate St
211	Richardson	Isabella	Schoolmistress					Close
212	Richardson	Mrs	Painter & glazier					St Nicholas
213	Riddle	Mary	Grocer, tea dealer		Quayside			
214	Riddle	Mrs	Whitesmith	Castle Yard				
215	Ridley	Mrs	Publican				Sandhill	
216	Ridley	Mrs	Grocer, tea dealer	Highbridge				
217	Robson	Mrs	Haberdasher				Low Bridge	
218/2 19	Robson & Peacock		Milliners				Groatmarket	
220	Rotherham	Miss	Linen draper					Mosley St
221	Rumford	Margaret	Flour dealer					Close
222	Rutherford, Mrs & Son		Wine-merchants	Scale Cross				
223	Rutherford	Mrs	Publican (Crown & Cannon)			Sandgate		
224	Salmon	Catherine	Cheesemonger		Butcher Bank			
225	St Clair	Mrs	Music teacher		Side			

**Appendix B: Short-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>**

No.	Surname	Status/Name	Occupation	1778	1782-4	1790	1795	1801
226	Scotland	Mrs Sarah	Maker of palls & cloaks	Castle Yard				
227	Sherwin	Mrs	Publican			Sandhill		
228	Shevil	Jane	Pawnbroker					Painter-Heugh
229	Sibbett	Mrs	Publican (Sun)			Spicer Lane		
230	Simpson	Mrs	Haberdasher			<i>Bottle Bank</i>		
231	Smith	Mrs Ann (?)	Ladies boarding school					Westgate
232	Smoult	Mrs Charlotte	Milliner				Denton Chare	
233	Snaith	Mrs	Mantua maker					Pudding Chare
234	Snowdon	Mrs Elizabeth	Publican (Lion & Lamb), spirit dealer			Newgate St		
235	Spencer	Mrs	Fruit dealer	Close				
236	Stephenson	Mrs	Linen draper				Westgate St	
237	Stephenson	Mrs	Mantua maker			<i>Low Ch St</i>		
238	Stoker	Miss	Billiard table proprietor					Biggmarket
239	Stott	Mrs	Spirit dealer	Groatmarket				
240	Storey	Mrs	Milliner			St John St		
241	Strachan	Mrs	Mantua maker			Highbridge		
242	Taylor	Mrs Barbara	Publican					<i>Bottle Bank</i>
243	Taylor	Jane	Grocer					Cowgate
244	Taylor	Mrs	Cook, Chandler's shop			<i>High Church St</i>		
245	Thornhill	Mrs	Grocer				Low Crane	
246	Todd	Ann	Mourning coaches, hearses, etc.		Pudding Chare			
247	Toppot	Mrs	Pastry school			Newgate St		
248	Trewhitt	Mrs	Publican (Ship Launch)	Mushroom				
249	Trotter	Mrs Jane	Innkeeper (Goat Inn/ coffee house)		<i>Bottle Bank</i>			
250	Turnbull	Miss	Toy dealer & milliner			Denton Chare		
251	Turner	Elizabeth	Coffee-House		Sandhill (north)			
252	Vint	Mary	Publican					Sandgate
253	Walker	Mrs	Hosier/haberdasher			Mosley St		
254	Watson	Jane	Flour dealer					Highbridge
255	Watson	Mrs	Milliner					St John's Lane
256	Watson	Mrs Mary	Publican				Fleshmarket	
257	Waterwood	Nelly	Coffee house proprietor (Nelly's)		Sandhill (north)			
258	Waugh	Mrs	Saddler		Middle St			
259	Weatherby	Mrs	Innkeeper (Goat Inn/Coffee House)				<i>Bottle Bank</i>	
260	Weatherhead	Mrs	Publican (Three Tuns)				Plummer Chare	
261	Webster	Miss	Schoolmistress				Close	
262	Wheeler	Mrs	Cheesemonger		Middle St			

**Appendix B: Short-lived Urban Enterprises in Newcastle and Gateshead, 1778-1801 <sup>1</sup>**

No.	Surname	Status/Name	Occupation	1778	1782-4	1790	1795	1801
263	Whitehead	Mrs	Grocer					Groatmarket
264	Whitfield	Mrs	Publican			<i>Cannon St</i>		
265	Wilkin	Ann	Peruke maker		Quayside			
266	Williams	Mrs Margaret	Linen draper					<i>Low Church St</i>
267	Willox	Barbara	Pawnbroker					Wall Knoll
268	Wilson	Mrs	Grocer					Sandhill
269	Wilson	Mrs	Publican (Cock)	Side				
270	Wright	Mrs	Butcher					Butcher Bank
271	Wyllie	Mrs	Schoolmistress					Pandon St
272	Yerld	Mrs	Publican				Pilgrim St	

### Appendix C: Regional Enterprise in the North-East, 1749-1832 <sup>1</sup>

No.	Surname	Status	Forename	Sector (s)	Location	Date	Notes ( <i>coal advisors and names of ships in italics</i> )	Ref.
1	Allen	Mrs	Mary	Property (urban), rentier, transport (shipowner)	South Shields	1807	Left estate of £3500 comprising 'ships and parts of ships', insurances, investments, to daughters, Isabella and Mary (under 21 in 1804); will in Appendix 5	DPR/I
2	Allgood	Mrs	Jane	Property (rural), land	Brandon, Reavely. Simonburn	1778	Widow; 3300 acres at Simonburn (rents 6-9s/acre); Hughes (194-6)	a; j
3	Allinson		Elizabeth	Industry (quarry), property (tenements, rural))	Merrington, Middlestone, Edmundbyers	1775	Limestone quarry; tenements; family link ( <i>Ralph &amp; John Allinson</i> ) with East Denton Colliery (1769), Timothy (Edmundbyers, 1781)	a
4	Anderson		Ann	Property (extra-urban)	Heworth Common	1782	Leased property at South Shields (1781), Heworth Common (1782); client of Stanton Croft (attorneys); connection with John, Lemmington wherryman (1795)	a
5	Anderson		Elleanor ( <i>sic</i> )	Property (extra-urban)	Heworth Common	1780	House	a
6	Anderson	Miss	Isabella	Property (urban)	Westgate, Newcastle	1788	Bartholomew Anderson's (bricklayer) daughter; tenant in common with sister, Mary; tenant: Jane Brown (daughter of John), yard and ground behind	a
7	Anderson	Miss	Mary	Property (urban)	Westgate, Newcastle	1788	Bartholomew Anderson's (bricklayer) daughter; tenant in common with sister, Isabella; tenants: John Turner (butcher), John Brown (whipmaker), yard and ground behind	a
8	Anderson	Mrs	Mary	Property (urban/extra-urban), rentier	South Shields, Heworth, Newcastle	1781	Wife of John, surgeon, Biggmarket, Newcastle, 1801; connection with Vint & Anderson, printers & stationers, Groatmarket, 1801? wherryman and carriers to York and Nottingham; Russia-merchants	a
9	Angus		Margaret	Property (urban)	Newcastle	1798	Land Tax Redemption: tenant: Daniel Newton (previously Mary Snowden); 5s reclaimed	b
10	Angus	Mrs		Estate manager	Wingate Grange	1785	BBP/1/101, 3/401c (13 December 1785)	t
11	Appleby		Hannah	Property (rural), rentier	Shincliffe, Durham	1775	Tenement	a
12	Atkinson	Mrs	Isabella	Industry (coal)	Heaton, Spanish Closes	1803	Née Stodart; wife of <i>George</i> ; daughter of Sir Lancelot; <i>John Watson, Robert Smith</i> (Shotton), <i>William Row</i> (St Peter's Quay); connection with <i>Ralph/Henry Atkinson</i> (coal fitters, Quayside, Newcastle); see Elizabeth Stodart	e
13	Avison	Mrs		Property (urban)	Newcastle	1798	Widow; claimed Land Tax Redemption: owner-occupier	b
14	Aubon		Ann	Benefactor	Newcastle		Subscribed £100 to Christopher Maughan's Charity School, educating 40 poor scholars	u
15	Aynesley	Lady	Alice	Heiress, property (rural)	Littleharle, Northumberland	1793	Née Mitford; post-nuptial marriage contract between Alice Aynesley, of Littleharle, Northumberland, and Lord Charles Murray, secured Alice Aynesley's inheritance from her great uncle, Gawen Aynesley's estate and	v

### Appendix C: Regional Enterprise in the North-East, 1749-1832 <sup>1</sup>

No.	Surname	Status	Forename	Sector (s)	Location	Date	Notes ( <i>coal advisors and names of ships in italics</i> )	Ref.
							the family took the name Aynesley thereafter (Debrett, <i>Peerage</i> , II, 676)	
16	Backhouse	Miss	Dorothy	Bank customer	Darlington	1778	Backhouse's Bank, Darlington; sister of Jonathan (banker); Quaker	d
17	Bacon	Miss	Cecily	Property (urban), benefactor, investor	Newcastle	1757	Will 1757/1759; family connection with William Bacon (Common Council, Newcastle, 1790), Joseph Bacon (nephew, merchant, Isle of Man); bequests to Watson and Reed families (Newcastle), amongst others	e
18	Baker	Mrs	Judith	Industry (alum, coal, lead, clay) property (urban/rural), transport (ships), exporter	Boulby (N. Yorks), Biddick, West Denton, Longbenton, South Moor; Emley Haugh	1749	Née Routh; wife of George until 1783; managing-owner of coal, lead (Bulbeck, Readon ( <i>sic</i> ), Emley Haugh Grove) and alum mines (Boulby); also, clay ('Soppitt's affair', Corbridge)	k
19	Beaumont	Mrs	Diana	Property (rural), industry (lead, coal), property, benefactor	Allendale, Capheaton, Blaydon	1792	Managing owner of lead, coal mines; wife of Colonel Richard Beaumont; agents/advisors: John Erasmus Blackett, Rogers, John Westgarth, Henry Richmond, Mark Skelton	j
20	Blakiston		Jane	Industry (clay tile works), rentier	Westoe, South Shields	1778	Clayworks and 'the liberty to make tiles', Westoe; tenements at Westoe	a
21	Blakiston	Mrs	Hannah	Land, property (urban), transport (ships)	Sunderland	1788	? Née Brown	a
22	Blagdon		Ann	Property (extra-urban)	Westoe	1784	House, garden and 'a parcel of ground', Westoe	a
23	Blagdon	Mrs	Elizabeth	Land, industry (salt), property (urban/extra-urban), rentier	South Shields	1765	Widow; leased salt-pans, waste ground, 12 houses, 2 shops at South Shields	a; n
24	Bland	Mrs	Elizabeth	Property (rural), rentier, benefactor	Hurworth	1781	Judith Baker's sister; property at Brompton, East Ranston (East Rounton?), Highgate Hills; £10 bequeathed to Hurworth poor	m
25	Bowes	Mrs	Margaret	Industry (coal)	Crawcrook	1794	See Ann Thornton, Mrs Croft; <i>John Watson</i>	e
26	Brewster		Isabel	Property (extra-urban)	Jarrow	1795	Deeds and leases; links to John & George Ridley, John Davidson; <i>John Watson</i>	e
27	Brodrick	Mrs	Ann	Transport (shipbuilder)	South Shields	1784	Carried husband's (Lockwood) business on, building four ships, including <i>Brodrick</i> (1786), <i>Doncaster</i> (1792), <i>Choice</i> (1801) and <i>Symmetry</i> (1801); Brodrick lengthened for whale fishing (1792)	q
28	Brown	Mrs	Isabella	Property (urban)	Newcastle	1801	Née Edgar; owned property in St Nicholas Churchyard and Clayton's	a

### Appendix C: Regional Enterprise in the North-East, 1749-1832 <sup>1</sup>

No.	Surname	Status	Forename	Sector (s)	Location	Date	Notes ( <i>coal advisors and names of ships in italics</i> )	Ref.
							property; tenant, Mr Edgar (mariner)	
29	Brown	Miss	Elizabeth	Transport (shipowner)	Bishopwearmouth	1837	<b>Shipowner</b> ; died November 1838, sister, Dorothy Cooper, residuary legatee; will in Appendix 4	DPR/I
30	Brown	Miss	Elizabeth	Unknown	Newcastle	1839	Occupation unknown; intestate; bond; St Andrews, Newcastle; ‘without child or parent’; will in Appendix 4	DPR/I
31	Brown		Elizabeth	Transport (ship)	Bishopwearmouth	1789	Sale of ship, <i>Betty</i> : <i>Newcastle Courant</i> (18 April 1789); Numbers Garth, Bishopwearmouth; will in Appendix 5	DPR/I ; f
32	Brummell	Mrs	Margaret	Property (urban)	The Side, Newcastle	1784	Née Kirkup; wife of George; bequeathed property by brother, John Kirkup (gold/silversmith, Newcastle), tenanted by Stalker & Mitchison and Hymers (all gold/silversmiths)	a
33	Brunton		Ann	Bank guarantor, transport (ships, wagons), distribution (carriers)	Wear Bank, Sunderland	1803	Pledged £500 to support failing Bank; possible connection with carrier (G. Brunton), coal-fitter (Thomas, 1782), Brunton & Raffield and/or George Raffield, harbour master, Seaton Sluice (10 September 1797)	d
34	Brunton		Jane	Industry (quarry), property (extra-urban)	Southwick	1788	Limestone quarries, tenements in own name; family connection with John (tanner, Southwick, 1808) and Thomas, lime-burner, Southwick (1840)	a
35	Burrell		Catharine	Land	North Moor, Durham	1764	Surrender of land, along with Charles Joy and Thomas Hugall	a
36	Burrell		Mary	Land	North Moor, Durham	1764	Surrender of land, along with Charles Joy and Thomas Hugall	a
37	Byers		Ann	Property (urban)	Elvet, Durham	1801	A burgage, leased in 1801, renewed in 1805	a
38	Bywater	Mrs	Robinson	Transport (ships)	Sunderland	1778	Wife of ship’s Captain, inc. <i>Hearts of Gold</i> ; sale of ship, <i>The Friendship</i> , at Mrs Bunting’s, Sunderland; <i>Newcastle Courant</i> (26 September 1788)	f
39	Carr	Miss	Isabella	Heiress		1832	Heiress leaving a £5000 estate to 16+ beneficiaries; will in Appendix 4	DPR/I
40	Carrick	Mrs	Margaret	Industry (coal)	Birtley, Low Main	1759	<i>John Watson</i> ; Thomas Stokoe, Thomas Humble	e
41	Carrigan	Mrs		Land	Whickham		33 acres	u
42	Chambers		Mary	Transport (ships)	Shadwell, Middlessex	1817	Connections with Newcastle or Sunderland ships	a
43	Chapman		Jane	Bank customer	Whitby	1778	Backhouse’s Bank, Darlington; client of Stanton Croft; family link to John/Robert (ship/insurance brokers, 1801), William (banker, Newcastle, 1801), Solomon (bank agent, Sunderland, 1838)	d
44	Clark		Mary	Industry (mill),	Shincliffe Mill, Durham;	1750	Leased mill and a pole of ground ‘in her own name’; family connections with	a



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No.	Surname	Status	Forename	Sector (s)	Location	Date	Notes ( <i>coal advisors and names of ships in italics</i> )	Ref.
				land (extra-urban/rural), transport (ships)	South Shields		the ships <i>Tanfield Moor</i> (1750) and <i>Isabella</i> (1804-5); also, with John (miller, 1755), John (brewer, Pilgrim St, Newcastle, 1790)	
45	Colville	Mrs	Joan	Industry (quarries), property (extra-urban)	Heworth, Whitehouse	1781	Wife of John, of Whitehouse (died 1781)	a
46/47	Colpitts	Misses		Industries (coal, lead)	? North(h)wood, Carterthorn	1788	Related to either Thomas Colpitts, Mrs Bowes' viewer, or George Colpitts; lead agent (Streatlam, Wemmergill)	e
48	Cookson	Mrs	Elizabeth	Industry (salt), property (urban), rentier	South Shields, Newcastle	1788	Leased three salt-pans; rentier of properties; related to Isaac (salt-pans and ballast quay, South Shields, 1738), Isaac (iron and steel merchant, 1801), Airey Cookson (flintglass, The Close, Newcastle, 1801)	a
49	Croft	Mrs	Elizabeth	Industry (coal)	Crawcrook	1794	Wife of Rev'd Croft; see also Mrs Thorold, Margaret Bowes, Ann Thornton; <i>John Watson</i>	e
50	Croll	Mrs	Ann	Property (urban), rentier	The Leazes, Newcastle	1773	Widow of David (yeoman, died 1773); advertised for tenants for property	f
51	Crowley	Lady	Theodosia	Industry (iron, steel, armaments), land, property (extra-urban), transport (ships), exporter	Winlaton, Swalwell	1728	Managing-owner, Ambrose Crowley & Co.; widow of John Crowley; mother of Countess of Ashburnum; advertised in Bailey's <i>Northern Directory</i> (1781)	g
52	Cuthbert	Mrs	Dorothy	Moneylender	Newcastle	1781	Loans to George/Judith Baker; related to Wm Cuthbert (attorney) and bankers: Baker, Shafto, Ormston, Cuthbert, Lamb	k
53	Davison	Miss		Industry (coal)	North Biddick	1772	John Legg, <i>Edward Smith</i> , Richard Laws; problems with floods and soil creep; <i>John Watson</i>	e
54	Delaval	Lady		Industry (glass/salt), transport (ships)	Seaton Sluice, Hartley	1790	Ships <i>Plowman</i> , <i>William</i> and <i>Polly</i> used in the transport of glass; brig <i>Kitty</i> ; receiver of salt: see Mrs Smith, Stockton	a
55	Dundonald	Lady	Anne	Heiress, moneylender	Newcastle	1780s	Moneylender for husband's Tar manufactory: subscribed £10,000	h
56	Dundonald	Lady	Isabella	Heiress, moneylender	Newcastle	1780s	Moneylender for husband's Tar manufactory: subscribed £10,000	h
57	Dunning	Miss	Margaret	Industry (quarry)	Middlestone	1777	Leased quarry on own account (1777-8) then jointly (1778-85)	a
58	Eden		Martha	Land, transport (ferry)	South Shields	1775	93 acres in Sunderland	a; n

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No.	Surname	Status	Forename	Sector (s)	Location	Date	Notes ( <i>coal advisors and names of ships in italics</i> )	Ref.
59	Ellison		Elizabeth	Property (urban)	St Andrews, Newcastle	1798	Land Tax Redemption: tenant Hannah Ellison: 14s reclaimed	b
60	Ellison	Mrs	Hannah	Heiress, industry (coal), transport (wagonways)	Gateshead Park/Fell	1775	Née Cotesworth; wife of Henry Ellison; <i>John Watson, Ralph Carr</i> ; cost of new waggonway (1784-9)	e
61	Ellison		Jane	Property (urban)	Newcastle	1798	Land Tax Redemption	b
62/63	Emmerson	Misses	Jane & Sarah	Land (rural), transport (wayleaves)	Tanfield, Collierly	1754	John Watson's <i>Journal</i> ; related to Benjamin Emmerson (NRO 02659/95, 1799)	e
64	English		Margaret	Property (rural)	North Pittington	1775	A cottage; will (1802)	a
65	Fairless	Mrs	Barbara	Industry (clay, salt, bricks)	South Shields, Westoe	1776	Clayworks (1776), salt pans (1783-1790), brick-works (1781-8); will (1799)	a
66	Fish	Mrs	Dorothy	Merchant's widow	St Andrews, Newcastle	1820	Intestate merchant's (John's) widow: admin to John (only child); bond for £1600: 5 August 1820; probate: 30 September 1820	
67	Fotherley	Mrs		Transport (ships)	Sunderland	1774	Judith Baker's ship, <i>Darling</i> , offered to her (declined)	a
68	Garland	Mrs	Margaret	Industry (coal)	Whitehall Estates, Chester-le-Street	1801	Shafto; <i>John Watson</i>	e
69	Gatis	Miss	Margaret	Cook, private investor, philanthropist	Gateshead Park	1801	Cook at Gateshead Park, for the coal-owning Ellisons; investments (£300); cash (including gifts to her employers); goods; 40s donated to Gateshead's poor housekeepers; estate of £600 confirmed by Thomas Sill; no more than £20 to be spent on funeral; will in Appendix 4	DPR/I
70	Goodchild	Mrs	Mary	Heiress, industry (coal)	Durham	1766	Née Nesham; wife of John; marriage settlement (1766), family coal from 1732	e
71	Grey	Miss	Elizabeth	Heiress, industry (coal)	Gosforth	1777	Née Brandling; wife of Ralph William Grey, the younger (of Backworth, post-nuptial settlement (1777); daughter of Charles Brandling (Gosforth; <i>John Watson</i>	e
72	Griffiths	Mrs	Mary	Industry (salt)	South Shields	1776	Four salt pans; transaction with Reverend Tew; will (1798)	a
73	Gunn	Miss	Martha	Heiress		1767	Pre-nuptial settlement prior to marriage to Richard Ridley (NRO ZRI/24/33)	v
74	Haigh		Susan	Property (urban)	Newcastle	1798	Land Tax Redemption: tenant Rev'd/Mrs Moises: 11s reclaimed	b
75	Henzell	Mrs	Catherine	Industry (glass), property (urban)	Newcastle	1791	Notice to attend the offices of Catherine Henzell & Co., to receive dividends ( <i>Newcastle Courant</i> , 19 March 1791)	f
76	Henzell	Mrs	Elizabeth	Industry (glass), property (urban)	Newcastle	1726	Née Rotherford; wife of John Henzell; marriage settlement (1726); Ouseburn glasshouses	e
77	Henzell		Jane	Property (urban)	Sandgate, Newcastle	1798	Land Tax Redemption: tenanted by Gibson: 4s reclaimed	b
78	Hudson	Miss?	(Margaret)	Property (urban)	Newcastle	?	Relates to Clayton's property, St Nicholas Churchyard	a

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No.	Surname	Status	Forename	Sector (s)	Location	Date	Notes ( <i>coal advisors and names of ships in italics</i> )	Ref.
79	Hudson	Mrs	M	Transport (wagons/ horses)	Walbottle Moor Colliery	1770	Sub-contractor: with Mrs Richardson (and others) of wagons and horses, via <i>William Brown</i> (17 March 1770); <i>John Watson</i>	e
80	Hunter		Margaret	Farmer	Poulter's Farm, Durham	1790	Tenant of Sir Henry Vane on Dean & Chapter lands; mason's work and agreement to a valuation of the property	a
81	Hymers	Mrs		Industry (coal)	Killingworth Moor, Willington	1762	<i>John Watson</i> : section through ground	e
82	Ibbetson	Mrs	Grace	Industry (coal), benefactor	Jarrow	1801	Née Ord; wife of Hugh Ord; William Hargrave, Henry Ibbetson, Mary Ibbetson, Simon Temple; <i>John Watson</i> ; £15 15s to Newcastle Infirmary	e; p
83	Jackson & Co.	Mrs	Ann	Transport (ship)	Bishopwearmouth	1789	Ship, <i>John and William</i> assigned to <i>William Brown</i> , Thomas Hixon, <i>Newcastle Courant</i> (2 May 1789); remarried to become Ann Hogg	a
84	Jackson		Elizabeth	Transport (ship)	Bishopwearmouth	1789	Ship <i>John and William</i> (2 May 1789), possibly shared with Jonathan and Thomas Jackson; Numbers Garth, Bishopwearmouth	f
85	Johnson	Miss	Dorothy	Industry (coal)	Choppington, Netherton, Crawcrook	1764	1764: John Clever, Earl of Carlisle, M. Potts; 1800: <i>Robert Atkinson</i> , <i>Robert Gibson</i> , <i>George Johnson</i> ; <i>John Watson</i>	e
86	Jopling		Barbara	Property (rural)	Edmundbyers	1790	A 'Moiety of a Tenement at Edmundbyers'; one-sixth share of Muggleswick Manor? Link to John (agent, Sun Fire Office, Bridge End, Gateshead, 1801; Muggleswick Manor), Thomas (broker, St John's Lane, 1801)	a
87	Jopling		Hannah	Property (rural)	Stockton	1777	Will, Muggleswick (1777)	a
88	Jordison	Mrs		Property (rural)	Newton Bewley	1790	Wife/widow of Christopher (gent, Great Stainton, d.1781)	a
89	King	Mrs	Martha	Property (urban), industry (glassworks)	Newcastle	1826	Widow, partner in glassworks; <b>real estate</b> : house in Brunswick Place, bequeathed to daughter, Martha Hammond (administratrix); will: 16 July 1825; probate: 22 July 1826; certificate of estate value, £24 19s 0d (26 July 1826), 'deposited in a savings bank'	DPR/I
90	Lambton	Mrs	Mary	Industry (coal), land, transport (Wear bridge, wagonways)	Biddick New Main	1781	Widow; links with Lambton, Bulman & Co. (bankers); <i>John Watson</i> ; £200 to Wearmouth Bridge fund; Mary's will (Houghton, 1813)	m
91	Lawson	Mrs	Ann	Property (urban), industry (edge-tool maker), investments, trust, mortgage	Newcastle	1783	Carried on the family business after dissolving the partnership of Lawson & Ridley; intestate; trust for daughter, Hannah Dunn, wife of butcher, Anthony; estate reduced from £300 to £150 when debts were settled; will in Appendix 5	DPR/I
92	Lazonby	Miss	Barbara	Industry (salt)	South Shields	1779	Leaseholder of three salt-pans	DPR/I a
93	Lee	Miss		Industry (coal)	Tanfield Moor	1765	Dispute cited in <i>William Brown's Letterbook</i> , 2/25, 29: Brown as arbiter; <i>Edward Smith</i> also involved (27 February/8 March 1765)	c

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No.	Surname	Status	Forename	Sector (s)	Location	Date	Notes ( <i>coal advisors and names of ships in italics</i> )	Ref.
94	Lodge	Miss	Dorothy	Industry (coal)	Butterknowle, Thornley, Lyne-sack, Creweburne, Butterknowle	1762	Possible connection with Ralph/Robert Lodge; <i>John Watson</i> ; sale of pit (13 June 1789); leased by Mary Loraine in 1756, <i>John Watson</i>	e; f
95	Loraine	Mrs	Jane	Industry (lead)	Old Carrs	1769	Lease of lead mine; William Loraine, partner in the Newcastle ‘Nabob’s’ Bank; <i>John Watson</i>	e
96	Loraine		Mary	Industry (coal, lead)	Butterknowle, Capel Cleugh West End	1756	Lease of Butterknowle Pit; 21-year lease of lead mine from Greenwich Hospital, 30 October 1756 (NEIMME/ <i>Brown’s Letterbook</i> , II, 19/14a, 24 November 1762); William Loraine, partner in the Newcastle ‘Nabob’s’ Bank; <i>John Watson</i> (NEIMME/Wat/2/11, 10 July 1780)	c
97	Lyons	Mrs		Industry (coal)	Walker	1796	<i>John Watson</i>	e
98	Mackey		Ann	Land	South Shields	1788	Waste land; connections with John (died 1790) and Thomas (wherryman, 1795); Stanton Croft client	a
99	Major		Sarah	Property (extra-urban)	Monkton, Jarrow	1795	With another, leased and renewed; family links with William (master-mariner, South Shields, died 1781), Henry (master mariner, Jarrow, died 1791)	a
100	Mills		Jane	Property (urban), industry (brewer)	Groatmarket/Sandgate, Newcastle	1771	Deeds of <i>Vine</i> public house, Fletcher’s Entry, Groatmarket; also, of ‘a shop, malt kiln, malt loft’, Sandgate	a
101	Montagu	Mrs	Elizabeth	Industry (coal), property (urban/rural), benefactor	East Denton, Jarrow, Benwell, Monkseaton, Chirton	1777	Née Robinson, wife of Edward until 1775; <i>Ralph Allison, Christopher Bedlington, William Thomas, John Watson</i> ; associates: Mary Bowes, Alice Windsor, Mary Stewart, George Atkinson (fitter)	e; j
102	Mowbray	Mrs	Elizabeth	Annuitant	Manor of Hexham	1790	Wife of George	d
103	Nelson		Ann	Property (rural)	Brantingham Rectory	1777	George Nelson, in connection with waste land (South Shields, 1777)	a
104	Nelson		Jane	Property (urban)	South Shields	1779	Ground; George Nelson also mentioned; see Ann Nelson	a
105	Nicholson		Elizabeth	Property (urban)	Monkwearmouth	1777	House, Monkwearmouth; shipbuilding family	a
106	Ormston	Miss	Mary	Bank customer	Newcastle	-	Sister of Jonathan (banker, Ormston, Cuthbert & Lamb, Newcastle)	d
107	Palmer		Eleanor	Bank guarantor	Wear Bank, Sunderland	1803	Pledged £1000 to support the failing Bank; shipbuilding family	d
108	Parkinson		Jane	Bank customer	Darlington	1778	Customer of Backhouse’s Bank, Darlington	d
109	Pemberton		Mary	Property (urban), transport (ships)	Sunderland	1772	Lease possibly between Francis (master mariner) & Mary to Robert Coulson (shipwright)	a
110	Pinkney	Mrs	Elizabeth	Property (urban)	Newcastle	1778	Née Rochester; inherited one fifth of husband’s, Robert I’s estate (gold/silversmith, jeweller, Union St., the Side, Newcastle, died 1790); mother of Robert II (baptised 1786, goldsmith by patrimony, 1806); died 1794	c
111	Potts	Mrs	Dorothy	Heiress	Newcastle	1776	Née Watson; wife of George; pre-nuptial settlement (1776)	a

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112	Pulleine		Winifred	Industry (coal), property (rural)	King's Pit, Bowes	1773	<i>John Watson</i>	e
113	Purvis		Elizabeth	Property (rural)	Cowpen, Durham	1787	Tenements: Court Meadows and cottages; possible family links with Purvis & Hewitson (woollens & haberdashery, 1795), Purvis & Surtees (attornies, Pilgrim St., Newcastle, 1801) and Archibald (bookbinder, Sandgate, 1801)	a
114	Radcliffe	Miss	Elizabeth	Heiress, property (extra-urban)	Durham	1788	'Deed of settlement for the marriage of Francis Mascall of Eppleton and Elizabeth Radcliffe of Durham, with Francis Smales of Durham and Cuthbert Eden of Houghton-le-Spring as trustees, concerning the manor of Eppleton. Endorsed, 1830, with note by Mascall on the death of his wife' (GB-0033-ADD, MS1015,20 November 1788).	a
115	Rayne		Margaret	Property (urban)	St Andrews, Newcastle	1798	Land Tax Redemption: tenant, Joshua Airey: 15s claimed; will, 1827	b
116	Richardson		Jane	Property (urban)	Tynemouth	1780	Lease and release of a house and yard, west side of Dockwray Square, North Shields, by Armourer Donkin	a
117	Richardson	Mrs	Mary	Transport (wagons/ horses)	Walbottle Moor Colliery	1770	Sub-contractor, with Mrs Richardson (and others) of wagons and horses, via <i>William Brown</i> (17 March 1770); <i>John Watson</i>	e
118	Ridley	Lady	Mary	Industry (glass/lead), property (urban), transport (ships), exporter	Newcastle	1781	Wife of Sir Matthew Ridley; wills, probate records and marriage settlement dealing with property; assignment of glasshouse (Ouseburn); legacies; lead shipments/cargoes	a
119	Robson		Sarah	Property (extra- urban)	East Sleekburn	1764	Enclosure of ES (1764); also, Bedlington Iron Works, Maling & Co., Sunderland; see Ann Selby, Elizabeth Sutherland	e
120	Row(e)	Mrs	Ann	Transport (ships)	St Peter's Quay, Newcastle	1788	Wife of John (attorney); partners in seven ships ( <i>Oriana</i> , <i>Emereld</i> , <i>Ariadne</i> , <i>Crown</i> , <i>Auspicious</i> , <i>Betsy</i> , <i>Delaval</i> ) built between 1788-1800; Betsy 180 tons, built for Thomas Shadforth and William Hemsley; possible connection with sloop <i>Speedwell</i> (traded with North Carolina)	f; q
121	Scotland	Mrs	Jane	Property (urban)	Quayside, Newcastle	1797	Sale of inn, stables (1797); Land Tax Redemption; tenanted by Captain Auckland; £1 reclaimed	b; e
122	Selby	Mrs	Ann	Property (extra- urban)	East Sleekburn	1764	? Wife of George; coal and/or enclosure of ES (1764); Bedlington Ironworks, Maling & Co., Sunderland; see Sarah Robson, Elizabeth Sutherland	e
123	Seton		Katherine	Bank customer	Darlington	1778	Customer of Backhouse's Bank	d
124	Shafto	Miss		Industry (coal), land, property (urban/rural)	Benwell, Whitehill, Chester-Le-Street	1763	R. Shafto; <i>Edward Brown</i> , <i>William Brown</i> ; <i>John Watson</i>	e
125	Shrive	Mrs	Hannah	Land, industry (clay), property	Westoe, South Shields, The Side, Newcastle	1771	Née Blakiston; leased the 'Liberty of the Clayworks' at Westoe; farmer, Laygate, Jarrow; tenements, South Shields	a; m

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				(urban/rural), rentier				
126	Simpson	Mrs	Jane	Industry (coal)	Pontop (Bushblades)	1778	Widow of <i>John, senior</i> ; mother of <i>John, junior</i> and <i>Francis Simpson</i> ; <i>John Watson</i> ; <i>John Buddle</i> ; Bushblades sunk by Benjamin Hodgson in 1754	c; e
127	Sims		Mary	Bank customer	Tottenham, London	1778	Backhouse's Bank, Darlington	d
128	Smart	Mrs	Elianor ( <i>sic</i> )	Land, property (extra-urban)	Harton, South Shields	1772	Widow; tenement (leased 1772, renewed 1788), 4½ acres called 'Shoulder of Mutton Meadow', 35 acres in all	a; n
129	Smith		Elizabeth	Property (urban leaseholder)	Newcastle	?	Clayton's property, 34 St Nicholas Churchyard	a
130	Smith		Isabella	Property (urban leaseholder)	Newcastle	?	Clayton's property, 34 St Nicholas Churchyard	a
131/ 132	Smith	Misses		Industry (coal)	Hartley	1799	Dispute with Lord Delaval re. profits and accounts of Nightingale and Chatham Pits, <i>John Watson</i>	e
133	Smith	Mrs	M	Industry (salt)	Stockton	1771	Supplied salt to Delaval's Glassworks	e
134	Snowball	Mrs	Mary	Industry (coal)	Tyne Main	1785	Previously Embleton? Connections with Snowball & Dixon/Hudson, also Judith Baker	a; e
135	Spence		Mary	Property (urban), transport (ships)	Silver St, Sunderland	1800	Messuages, bakehouse, yard, joiner's shop; Stanton Croft client	e
136	Spraggon		Margaret	Property (urban)	South Shields	1777	House	a
137	Stewart		Ann	Industry (quarry)	Nether Heworth	1779	Edward Stewart's aunt	a; e
138	Stodart	Miss	Elizabeth	Property (urban)	Glasshouses, Newcastle	1769	A minor when her mother died (Margaret, née Dixon), Elizabeth and her sisters petitioned for the renewal of leases; father John (gold/silversmith, Pilgrim St, Newcastle, died 1799); see Isabella Atkinson, née Stodart)	k
139	Sutherland		Elizabeth	Property (rural)	East Sleekburn	1764	Enclosure of ES (1764); see Ann Selby, Sarah Robson; wayleaves	e
140	Sutton		Mary	Property (rural), farmer	Cowpen Bewley	1804	Lease of Half Farm assigned by William Wrightson (1804), also mentions Thomas Kingston	a
141	Swinburn(e)	Mrs		Industry (coal)	Pontop, Capheaton, Collierly	1778	Clavering, Windsor and Crowley connections; also, Sir John (?) Swinburne (Mansion House, Newcastle); £1 to St John's charity school	e; p
142	Taylor	Mrs	Ann	Bank guarantor, shipowner	Wear Bank, Sunderland, Monkwearmouth	1803	Pledged £1500 to support failing Bank; shipowner (Monkwearmouth); real estate, including ships, left to son, Anthony; investments/dividends to daughters-in-law, Hannah Taylor (wife of John), and Isabella Taylor (wife of Anthony); 'ready money' to son, John Taylor (cancelling debts to him); trustees appointed; goods to daughters, Ann Carr and Hannah Roseby; will in Appendix 5	DPR/I ; d
143	Thompson		Hannah	Industry (coal)	Choppington	1787	Dorothy Johnson, John Gurney, <i>Robert Atkinson</i>	e

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No.	Surname	Status	Forename	Sector (s)	Location	Date	Notes ( <i>coal advisors and names of ships in italics</i> )	Ref.
144	Thornton		Ann	Industry (coal)	Crawcrook	1794	Margaret Bowes, Elizabeth Croft	e
145	Thorold	Mrs		Industry (coal)	Harraton, Cowpen	1778	Related to Sir John Thorold; <i>John Watson</i> , Sir Francis Blake Delaval, <i>William Brown</i> ; see also Elizabeth Croft	e
146	Turnbull	Mrs		Property (urban)	Newcastle	1798	Land Tax Redemption, tenanted by herself and by Marshall: 6s and 4s reclaimed, respectively	b
147	Upton	Mrs	Mary	Property (extra-urban), transport (ships)	Westoe, Sunderland	1788	Née Noble; tenement leased and renewed; same property by John Upton (1768-1780), Mary Noble (1759-1763), George Noble (1751-1756), Whitby ship-owners	a
148	Vickers	Miss		Property (extra-urban)	Gilesgate, Durham	1799	A close	a
149	Wanley		Margaret	Industry (coal)	Cowpen	1796	<i>John Watson</i>	e
150	Wardell	Mrs	Mary	Estate Manager	Alum Mine (Boulby)	1772	Née Burrell; widow of Thomas (BBP/1/10): took over as manager of mine and mine agent, George Dodds (10 July 1772)	t
151	Wardle		Jane	Property (urban)	Newcastle	1798	Land Tax Redemption, tenant: Elizabeth Fenwick (previously Matthew Plummer); 10s reclaimed	b
152	Wensley	Mrs		Land	High Ewehurst, Tanfield Moor	1789	Claim for mining damages; John Marley: <i>John Watson</i>	e; j
153	Wentworth		Catherine	Property (urban)	Newcastle	1789	Transfer of mortgage to Harrison Pilkington (TWA/DX637/1, 24 January 1789)	r
154	Wharton	Mrs	Ann	Industry (coal), moneylender	Durham	1773	Loan to Judith Baker; NEIMME 3410 Wat/2/10/ 95, 190-1; see also 3410 Wat/2/20	t
155	Wheeler		Rebecca	Property (extra-urban)	Crossgate, Durham	1788	The Court House, Durham	a
156	Windsor, née Clavering	Lady	Alice	Heiress, industry (coal), property (urban/rural)	Pontop Pike, Tanfield, Lintz Hall, Collierly, Lanchester Fell, Newcastle	1762	Daughter of Dame Jane; wife of Herbert; <i>John Simpson</i> , <i>Thomas Maddison</i> , Lord Dunkerton; <i>John Watson</i>	e; j
157	Witham	Mrs		Industry (coal)	Collierly	1778	<i>Mr Smith</i> , <i>John Watson</i> ; connection with Elizabeth Montagu; also, Thomas Witham of Headlam Hall ( <i>Newcastle Courant</i> , January 1794); Headlam family of shipbuilders, Gateshead (1750-1798)	e; f
158	Wrangham	Mrs	Jane	Heiress	Newcastle	1766	Née Ogle; marriage settlement and counsel's opinion	a

**Appendix D: Widows' Wealth at Death, according to their Wills and/or Probate Evidence, 1793-1837 <sup>1</sup>**

No.	Name	Probate Date	Estimated Value	Actual Value	Beneficiaries	Details	Ref: DPR/I/
1	Allen Mary	1804	3,500	3,500	2+	<b>Shipowner:</b> real estate: house, leasehold property; personal possessions: 'ships and parts of ships'; investments, left to daughters, Isabella and Mary (under 21 in 1804); will: 7 August 1804; probate 2 March 1807	1/1807/A3/ 1-3
2	Bowie Jane	1824	2,000	1,000		<b>Landlady</b> (summer lodgings, Windmill Hills, Gateshead); intestate; bond/probate: 22 October 1824; residence at death: North Shields	3/1824/A12/5
3	Brown Elizabeth	1823	40	20	2	<b>Shipowner</b> (Numbers Garth, Bishopwearmouth); goods to daughter, Jane Brown (sole executrix) and son (Joseph); will: 26 January 1813; probate: 19 August 1823	1/1823/B18/1
4	Charlton X Mary	1832	1,500	<1,500	9	<b>Druggist/chemist</b> (Sandhill, Newcastle; in partnership with son); real estate, mortgages, investments, trust for niece, Hannah Carr (wife of John); goods to nieces, nephews and servant; will: 21 April 1831; probate: 30 November 1832	1/1832/C9/ 1-2
5	Easterby (née Marshall) Mary	1814	6,000	6,000	5+	<b>Milliner, haberdasher, hosier, perfumier</b> (the Close/Pudding Chare, Newcastle); wife of Anthony Easterby (soap-boiler/merchant); real estate: bond increased to £6000; sole executor (Thomas Johnson, renounced; trust fund for niece, Elizabeth Locke, residuary legatee, child of sister, Hannah Locke (via Thomas Johnson, London merchant); cash to god-children, William Fife, Martin Sorsbie and Isabella Fox (10 guineas each); will: 2 May 1813; probate: 14 January 1814	1/1814/E1/1-5
6	Ferguson Sarah	1803	2,000	2,000	7+	<b>Inn-keeper:</b> <i>The Three Indian Kings</i> , Quayside, Newcastle; real estate; money from sale of real estate invested for children, James and Mary (under 21); bond given by William Smith (corn merchant), John Coulter (gent), Thomas Elliott (coal fitter); sisters' children: Mary Chipchase, Margaret Robinson, Jane Sherlock and Elizabeth Gibson; will: 25 February 1803; probate: 11 November 1803	1/1803/F2/ 1-3
7	Gale Margaret	1805	200	<200	2	<b>Tallow chandler</b> (Biggmarket, Newcastle); goods to son, John; cash to sister, Ann Dobinson (£5); executors: son, John and daughters, Sarah Hodgson (wife of John), Margaret Polding (wife of William), Frances Young (wife of Robert) and Hannah O'Callaghan (wife of James, esq.); will: 12 February 1805; probate: 11 October 1805	
8	Herring Elizabeth	1822	1,600	800		<b>Grocer</b> (Bishopwearmouth); intestate; probate: 15 February 1822	1/3/1822/ A2/4
9	Hume Mary	1812	4,000	2,000		<b>Innkeeper</b> (Close/Bridge End, Newcastle); intestate; bond: Peregrine Henzell (innkeeper), John Hopper, (cooper), John Fairbairn (wine	3/1812/A64



### Appendix D: Widows' Wealth at Death, according to their Wills and/or Probate Evidence, 1793-1837 <sup>1</sup>

No.	Name		Probate Date	Estimated Value	Actual Value	Beneficiaries	Details	Ref: DPR/I/
							merchant); Whitley, Tynemouth; probate: 26 June 1812	
10	Lawson X	Ann	1805	300	150	1	<b>Manufacturer of edge tools</b> (Newcastle); real estate: Middle St, Meal Market, Newcastle and Middle Brunton, Gosforth; investments; trust for daughter, Hannah Dunn (wife of Anthony, butcher), sole executrix; mortgages; bond provided by James Atkinson, merchant); will: 9 November 1773; probate: 9 August 1805	1/1805/L2/ 1-2
11	Nicholson	Ann	1808	600	300		<b>Publican</b> ( <i>Fox</i> , Pipewellgate, Gateshead); intestate; widow of Joseph, tallow chandler (Ratcliff Highway, Middlesex); bond by husband, Thomas Bell and James Mackenzie (gents, London); certificate, oath, probate: 17 June 1808	3/1808/A61/ 1-3
12	Reed	Mary	1793	12,000	6,000		<b>Brewer</b> (Armourer Chare, Newcastle); intestate; bond; admin to daughter, Elizabeth; probate: 15 July 1793	3/1793/A48
13	Scotland	Sarah	1814	200	<39	2	<b>Maker of palls and cloaks</b> (Castle Yard/Garth); real estate: Newcastle; two bonds; widow of George, clogger (his will: DPR/I/1/1777/54, 26 July 1776); legacies, inc. to daughter, Margaret Auckland (wife of Robert); will: 22 October 1792; probate: 11 April 1814	1/1814/S2/ 1-3
14	Snaith	Margaret	1798	600	<600	7+	<b>Grocer, slop-seller</b> (Quayside, Newcastle); investments/trusts for son, Thomas and granddaughters, Margaret and Elizabeth; goods (clothes) to nieces: Margaret and Isabella Carr, Elizabeth and Ann Codling and Jane Row (wife of William, gent); goods (jewellery) to attorney and executors; will: 4 May 1796; probate: 24 February 1798	1/1798/S12/ 1-2
15	Snowdon X	Elizabeth	1799	20	<20	1	<b>Publican</b> ( <i>Lion and Lamb</i> , Newgate Street/Sandgate, Newcastle); cash to friend, Margaret Adams (wife of Andrew, keelman), 'without the control or intermeddling of her present...or future husband'; will: 13 March 1797; probate: 21 January 1799	1/1799/S11/ 1-3
16	Taylor	Ann	1835	3,000	3,000	6+	<b>Shipowner/insurance broker</b> (Monkwearmouth); ships, left to son, Anthony; investments/dividends to daughters-in-law, Hannah Taylor (wife of John), and Isabella Taylor (wife of Anthony); 'ready money' to son, John Taylor (cancelling debts to him); trustees appointed; goods to daughters, Ann Carr and Hannah Roseby; will: 29 August 1833; probate 16 June 1835	1/1835/T2 /1-2
17	Tewart	Margaret	1837	450	<450	5	<b>Partner in milliners</b> (with E. & A. Featherstone, Pilgrim Street, Newcastle); real estate: house (Albion Place, Newcastle); legacy to daughter, Ann Park (executrix); cash to grandson/granddaughters (total £50); will: 9 July 1822; probate 23 January 1837	1/1827/T6/ 1-2

**Appendix D: Widows' Wealth at Death, according to their Wills and/or Probate Evidence, 1793-1837 <sup>1</sup>**

No.	Name		Probate Date	Estimated Value	Actual Value	Beneficiaries	Details	Ref: DPR/I/
18	Wilson	Elizabeth	1811	400	<200	5	<b>Property owner</b> (Castle Yard, Newcastle); real estate comprising 'leasehold houses and other Premises ( <i>sic</i> )', 'leased from Lord Ravensworth'; will: 16 January 1790; probate: 29 October 1811; widow of Jonathan, clogger (his will DPR/I/1/3/1781/A13, 29 February 1781 and bond for £1000); bond by daughter-in-law, Jane Wilson, widow, claiming unexpired interest on income from real estate (for the next 35 years)	1/1811/W14/ 1-2, 1/3/181/T28/ 1-4
<b>Totals</b>				<b>38,410</b>	<b>27,779</b>	<b>54</b>		
<b>Average individual wealth</b>				<b>2,134</b>	<b>1,543</b>			
<b>Average individual wealth (excluding the wealthiest woman)</b>				<b>1,554</b>	<b>1,281</b>			

## Appendix E: Spinsters' Wealth at Death according to their Wills and/or Probate Evidence, 1782-1844 <sup>1</sup>

No.	Name		Probate Date	Estimated Value	Actual Value	Beneficiaries	Details	Ref: DPR/I/
1	Allen	Mary	1782	300	150		<b>Innkeeper</b> ( <i>Turk's Head</i> , Newcastle); intestate; bond; residence at death: Byker West House, All Saints, Newcastle; probate: 27 December 1782	1/1782/A12/2
2	Brown	Elizabeth	1839	900	<450	1	<b>Shipowner</b> (Bishopwearmouth); personal possessions: ship(s); died November 1838, sister, Dorothy Cooper, residuary legatee; will: 2 July 1837; probate: 4/8 January 1839	1/1839/B26/1-2
3	Burnett	Ann	1817	800	<450		<b>Publican</b> (Pipewellgate, Gateshead); intestate; bond; sister of George (beer-brewer) of Ovington, Northumberland; probate: 25 January 1817	3/1817/A8
4	Fenton	Elizabeth	1789	500	250		<b>Maker of palls and cloaks, hardware and furniture dealer</b> (Newcastle); intestate; bond: John Fenton (broker); probate: 17 June 1789	3/1789/A36
5	Fettis	Elizabeth	1783	120	60		<b>Confectioner and tea dealer</b> ; intestate; bond; Tilmouth, Cornhill, Northumberland; probate: 19 April 1783	3/1783/A46
6	Fish	Sarah	1833	2,100	<600	32+	<b>Linen draper</b> ; real estate: land, buildings and tithes in Raredean, Broomshields and Lanchester; cash, legacies, charitable donations; will: 23 October 1832; probate: 1 June 1833	1/1833/F8/1-2
7	Gatis	Margaret	1801	600	600	37+	<b>Cook</b> (Gateshead Park), for the coal-owning Ellisons; investments (£300); cash (including gifts to her employers); goods; charitable donations: 40s donated to Gateshead's poor housekeepers; estate of £600 confirmed by Thomas Sill; no more than £20 to be spent on funeral; will: 3 January 1787; probate: 17 November 1801	1/1801/G2/1-2
8	Heron	Mary	1844	600	<600	8	<b>Schoolmistress</b> (Durham); legacies, cash, goods; will: 20 January 1842; probate: 21 May 1844	1/1844/H16/1-2
9	Pearson	Isabella	1790	2000	2000		<b>Dyer</b> (the Close, Newcastle); will: 21 March 1783; probate: 20 September 1790	1/1790/P6
10	Rutherford X	Mary	1794	600	<600	2	<b>Publican</b> ( <i>Crown &amp; Cannon</i> , Sandgate, Newcastle); goods to sister and nephew; Shieldfield; will: 24 November 1794; probate: 20 December 1794	1/1794/R9/1-2
11	Todd	Susannah	1790	<300	<300	3	<b>Perfumier</b> (St Nicholas Churchyard, Newcastle); cash to Cordelia Stephenson; investment dividends to Christophera Walker 'before she reaches 21'; sister-in-law of Dorothy Todd (hatter, perfumier, and mineral water warehouse proprietor); Mrs Frances Perrot appointed to settle outstanding debts; will: 21 March 1780; probate: 10 March 1790	1/1790/T11/1
12	Turnbull X	Susannah	1793	100	<100	8	<b>Of independent means</b> ; legacies, inc. to nephew, Joseph Turnbull; goods to nieces, Ann Parkin, Susannah Appleby, Susannah Widdrington and sisters, Ann Gardner, Mary Parkin and Elizabeth	1/1793/T6/1

### Appendix E: Spinsters' Wealth at Death according to their Wills and/or Probate Evidence, 1782-1844 <sup>1</sup>

							Widdrington; executor: John Jeffreys, Bill Quay, Heworth; will: 11 December 1792; probate: 7 January 1793	
13	Watson	Mary	1798	<20	<20	2+	<b>Publican</b> (Fleshmarket, Newcastle); real estate: to widows, Elizabeth Kilburn and Frances Bowmaker (wife of George); friend of Dorothy and John Stokoe; will: 18 March 1797; probate: 2 November 1798	1/1798/W10 /1-2
14	Wilson	Sarah	1801	400	200	3	<b>Coffee-house proprietor</b> (Sandhill, Newcastle); intestate; 'bastard, spinster'; died 1796; friends Sarah Smailes, Elizabeth Calton, Mary Roper and Jane Maxwell supplied a 'declaration instead of an inventory'; King's warrant issued: 18 May 1801; probate: 27 July 1802	3/1802/A89/ 1-11
<b>Total wealth</b>				<b>9,340</b>	<b>6,380</b>	<b>107</b>		
<b>Average individual wealth</b>				<b>667</b>	<b>456</b>			
<b>Average individual wealth excluding the wealthiest woman</b>				<b>557</b>	<b>337</b>			

## Appendix F: Men's Wealth at Death according to Probate Evidence, 1765-1803 <sup>1</sup>

No.	Surname	Forename	Date	Estate (£)	Occupation, location or parish (in brackets), relationships	Ref: DPR/I/
1	Allen	John	1771	100	Inn-keeper, Turk's Head, Pilgrim St: a highly reputable inn	1/1771/A7
2	Allen	William	1797	500	Pawnbroker (Durham Gaol)	1/1797/A1/1-2
3	Angus	Thomas	1788	300	Printer, The Side (All Saints)	3/1788/A34
4	Anderson	George	1780	80	Block/mast-maker	3/1780/A87
5	Anderson	Jasper	1797	800	Grocer	3/1797/A63
6	Anderson	Richard	1795	100	Baker	1/1795/A7
7	Archbold	James	1778	400	Gardener (St Andrews)	3/1778/A17
8	Barrass	George	1800	200	Linen Draper, Gateshead	3/1800/A88
9	Atkinson	Charles	1773	50	Hoastman (All Saints)	3/1773/A92
10	Atkinson	John	1775	200	Victualler (St Nicholas)	3/1775/A8
11	Bowie	George	1765	200	Victualler (All Saints)	3/1765/A10
12	Coates	Edward	1776	500	Tin-plate worker (The Side, Newcastle)	3/1776/A95
13	Clennell	John	1787	1,150	Hatter (The Side)	3/1787/A59
14	Fettis	Thomas	1779	180	Yeoman (Cornhill, Northumberland)	3/1779/A68
15	Fettis	John	1780	600	Yeoman, (Cornhill, Northumberland)	3/1780/A62
16	Fish	Thomas	1777	4,000	Merchant (All Saints); possibly related to Miss Fish	3/1777/A15
17	Gilpatrick	Matthew	1798	39	Innkeeper (St Nicholas)	3/1798/A40
18	Harbottle	Thomas	1790	2000	Corn Merchant (Sandhill); possible connection with Mrs Elizabeth	3/1790/A80
19	Harvey	John	1771	100	Tobacconist	3/1771/A3
20	Henzell	Paul	1791	10,000	Gentleman; glass-maker	1/1791/H12
21	Ilderton	Sanderson	1775	200	Gentleman	3/1775/A25
22	Johnson	George	1803	500	Ship-owner	3/1803/A100
23	Johnson	John	1795	210	Engraver	3/1795/A44
24	Johnson	John	1799	6,000	Colliery viewer	3/1799/A58
25	Landell	Benjamin	1776	1,000	Hardwareman; related to David Landell, Mercy Ashworth	1/1776/A40
26	Langlands	John	1793	12,000	Goldsmith	3/1793/A25
27	Lisle	Divergy	1778	500	Mariner	3/1778/A60
28	Lisle	John	1780	300	Cabinet Maker	3/1780/A30
29	Mabane	George	1775	100	Cordwainer; Mrs Mabane carried on	3/1775/A22
30	Nixon	William	1794	9	Common Brewer (Quayside)	3/1794/A43
31	Richardson	David	1782	1,000	Haberdasher (St Nicholas)	3/1782/A121

### Appendix F: Men's Wealth at Death according to Probate Evidence, 1765-1803 <sup>1</sup>

32	Robertson	John	1801	10,000	Gold/silversmith (Dean St, Newcastle); £500 for 'nephew, residuary legatee'; wife, Ann, carried on, with Mrs Langlands	1/1801/R8
33	Rutherford	Andrew	1770	400	Butcher (All Saints)	3/1770/A68/1
34	Rutherford	William	1794	2,200	Yeoman (Shieldfield)	3/1795/A5/1-3
35	Scotland	Thomas	1793	500	Mariner; related to Sarah Scotland	3/1793/A43
36	Snaith	John	1788	550	Grocer (All Saints); related to Margaret Snaith	3/1788/A79
37	Spark	William	1785	700	Mariner (All Saints)	3/1785/A47
38	Watson	William	1772	1,000	Corn-factor (All Saints)	3/1772/A11/1
39	Westgarth	Thomas	1772	200	Cooper	3/1772/A42
40	Westgarth	George	1791	500	Butcher	3/1791/A53
41	Whitfield	Robert	1794	39	Innkeeper (Cannon St, Gateshead)	3/1794/A65
42	Wilson	Jonathan	1790	1,000	Clogger, Castle Garth/Yard; wife: Elizabeth, administratrix; real estate	3/1781/A13

1. Source for Appendix F: DPR, North East Inheritance Database: DPR/I indicates the probate reference; widows assumed principal beneficiaries.

## Appendix G: Female inn-keepers in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Owner/Lessee	Establishment	Location	Notes	Source
1	Brown, Elizabeth	-	<i>Gateshead</i>		5
2	Brown, Mrs	-	Side		5
3	Brown, Mrs	-	Quayside		5
4	Brown, Mrs	-	Ouseburn		5
5	Carr, Isabella	-	Sandgate/ <i>Gateshead</i>		4, 5
6	Davison, Mrs	Hen & Chickens	Silver St	Geo. Mossman 1782	3, 4
7	Dixon, Miss	Spreadeagle? / ?	Ballast Hills/Pilgrim St		2, 3, 4, 5
9	Elliot, Mrs	Unicorn	Biggmarket	Charleton: 159	2, 3, 4, 5, 6
10	Fairbairn, Phillis/Phyllis	Rodney's Head/Golden Anchor	Highbridge/Sandgate		2, 3, 5
11	Ferguson, Mrs Sarah	Three Indian Kings	Rewcastle Chare, Quayside		5
13	Gibson, Mrs	Ship/?	Newgate /Armourer Chare		1, 4, 5
14	Hall, Mrs	Bay Horse	Fleshmarket		1
15	Hall, Mrs	Sun	Percy Street		2
16	Hall, Mrs	White Swan	Fleshmarket		2
17	Henderson, Mrs	Admiral Rodney?	Close		4
18	Henzell, Mrs	Black Swan	Fleshmarket	Charleton: 181	2, 3, 5, 6
19	Henzell, Mrs	Ship	Ballast Hills		3, 4
20	Henzell, Mrs	Glasshouses	North Shore/Mosley St		1, 2
22	Hume, Mrs Mary	King of Sweden	Close		1, 4, 5
23	Jackson, Mrs	Half Moon	Mosley Street		3
24	Nicholson, Ann	Fox	<i>Pipewellgate, Gateshead</i>		2
25	Nicholson, Mrs	Boar's Head	Trinity Chare		2
26	Patterson, Mrs	-	Cowgate		1, 2
28	Ridley, Mrs	Blue Bell	Sandhill/North Shore	Charleton: 204	3, 4, 5, 6
29	Rutherford, Mrs	Crown & Cannon	Sandgate		2
30	Sa(u)nderson, Mrs	Black Bull?	Dog Bank		4, 5
31	Snowdon, Mrs	Lion & Lamb (also <b>Spirit Dealer</b> )	Newgate Street		3
32	Swan(n), Margaret	Ship	Ballast Hills		2, 3, 4
33	Taylor, Barbara	-	<i>Bottle Bank, Gateshead</i>		5
34	Turnbull, Mrs Agnes	Crown (also Tobacco Miller)	Westgate	(Quayside)	1,2
35	Turner, Elizabeth	Coffee House	Sandhill		5
36	Wilson, Ann	Crown & Thistle (London/York/Sunderland coach)	Groatmarket	Charleton: 124	2, 6
37	Whitfield, Mrs	Golden Lion	Biggmarket/Close	French Wars, Charleton: 159	4, 5, 6
38	Wilson, Mrs	The Cock (coaching inn)	Side	Charleton: 181, 204, 208	1, 6
39	Wilson, Mrs	Coffee House	Sandhill	Charleton: 208, 307	5, 6
40	Wright, Jane	Coffee House	Sandhill (east corner)	Charleton: 208, 307	2, 6
41	Wright, Mrs	Coffee House	Pilgrim Street		3, 4

1. Source for Appendix G: Newcastle & Gateshead *Trade Directories*, 1778, 1782-4, 1790, 1795, 1801.

## Appendix H: Male inn-keepers in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Owner/Lessee	Establishment	Address	Ref.	Notes
1	Bell, David	The Bell	Black Gate	2	
2	Bell, William	Peacock	Quayside	2, 6	Charleton, 316
3	Brown, John & Robert		Sandgate	5	
4	Brown, Ralph		Dog Bank	5	
5	Carr, James	Bear	Sandgate Gate	2	
6	Clark, James	Cross Keys	Newgate Street	2, 6	Charleton, 175
7	Davison, Mr	Admiral Keppel	Broad Chare	2	
8	Dixon, Joseph	Three Indian Kings	Rewcastle Chare, Quayside	2	Mrs Ferguson, 1801, Charleton, 318
9	Dixon, Robert		Quayside	5	
10	Dixon, Mr R.	Crown & Cannon	Side	2	
11	Elliot, Mr	Queen's Head	Close	2, 6	Charleton, 172
12	Elliot, Mr		Sandgate	5	
13	Elliot, William		Ouseburn	5	
14	Elliot, Joseph	Publican/ <b>Spirit Dealer</b>	Quayside	5	
15	Guthrie, Thomas	Nag's Head	<i>Gateshead</i>	2, 3, 5	
16	<i>Guthrie, John</i>		Quayside	5	
17	Hall, Matthew	The Cock	Side	2, 4, 6	Charleton, 181, 204, 208; coaches
18	Hall, John	Royal Oak	Bottle Bank	2	
19	Hall, Thomas	Fountain	<i>Pipewellgate</i>	2	
20	Hall, William	Dog and Duck	Fleshmarket	2	
21	Henderson, G.	<i>Admiral Rodney</i>	<i>Bottle Bank, Gateshead</i>	2	
22	Henzell, Tim	Red Lion	Ballast Hills	2	
23	Henzell, John	Ship/Stone Cellar	New Bridge/North Shore	2, 2, 3	
24	Humble, George	Hon Charles Fox	Close	2	
25	Hunter, William		Butcher Bank/ Fleshmarket	4, 5	
26	Hunter, George	Cross Keys	Grindon Chare	2	
27	Jackson, Henry		Sandhill	4	
28	Jackson, John		Postern	2	Also, a Keeper of Hackney Horses
29	Jackson, Thomas	Half Moon?	Fleshmarket	2	
30	Jackson, Smith & Co.	<b>Spirit Merchants</b>	Side	5	
31	Mossman, George	Hen & Chickens	Silver St/Butcher Bank	2	Mrs Davison, 1790, 1795
32	Patterson, Mr R.		Fleshmarket	2	
33	Nicholson, George		Pilgrim Street	5	
34	Sanderson, George	Crown	Biggmarket	2	Also an Upholsterer
35	Singleton, James	Flying Horse	Side	2	Horses
36	Snowdon, John		Sandgate Gate/Westgate	5, 5	
37	Snowdon, Lance	Red Lion	Newgate Street	3	



### Appendix H: Male inn-keepers in Newcastle and Gateshead, 1778-1801 <sup>1</sup>

No.	Owner/Lessee	Establishment	Address	Ref.	Notes
38	Swan, Henry		Broad Chare	5	
39	Taylor, Mr	Waggon & Horses	Close Gate	2	
40	Thompson, George	Queen's Head	Pilgrim Street	2, 6	Charleton, 172
41	Thompson, John		Butcher Bank	5	
42	Thompson, J.	Glynn's Head	Bottle Bank	2	
43	Turnbull, John/J.	Half Moon/Three Bull's Heads	Sandhill/Broad Chare	2, 3, 2, 6	Charleton, 126
44	Turnbull, Thomas		North Shore	5	
45	Turner, Robert		Side	4	
46	Watson, Mr		Sandhill	2	
47	Watson, John		Biggmarket	5	
48	Watson, Richard		Sandgate	5	
49	Whitfield, John		Gallowgate	4	
50	Wilson, Edward	<b>Wine &amp; Spirit Merchant</b>	St John's Lane	5	
52	Wilson, Mr	Plough	Spicer Lane	2	
53	Wright, Miles		Northumberland Street	5	
54	Wright, William		Broad Chare/Pipewellgate, Gateshead	2, 5	
55	Wright, John	White Bear	Sandgate	2	
56	Wright, Henry		North Shore/Northumberland St	4, 4	
57	Wright, Joseph		Lowbridge	4	

1. Source for Appendix H: Newcastle & Gateshead *Trade Directories*, 1778, 1782-4, 1790, 1795, 1801.

## Appendix J: Family partnerships in the hospitality industry, 1778-1801 <sup>1</sup>

No.	Owner/Lessee	Establishment	Address	Ref.	Notes
1	Bell, Mrs/Thomas/Wilson, G.	Queen's Head	<i>Pipewellgate, Gateshead</i>	2, 4	French Wars
2	Bradshaw, Mr/Mrs	? / <b>Spirit Dealers</b>	Drury Lane	4, 5	French Wars
3	Brown, Elizabeth/Mrs/John/ Robert/Ralph		Ouseburn/ <i>Gateshead</i> /Quayside/ Sandgate/Dog Bank	5	French Wars
4	Carr, Mrs Isabella/George	Bear	Sandgate/Pilgrim St/ <i>Gateshead</i>	1, 4	Mother/Son? French Wars
5	Clark, Mrs/ Atkinson, Jane /Clark, W.	Black Horse	Groatmarket	1, 2, 6	Charleton, 155
6	Davison, Mrs/James/Mossman, G.	Ship/Hen & Chickens	King Street/Silver St	2, 3, 4	
7	Dixon, Misses/Joseph/Robert/Mr R./Sarah Ferguson, Mrs	Crown & Cannon/Three Indian Kings	Ballast Hills/Pilgrim St/ Side/ Rewcastle Chare/Quayside	2, 5,6	Charleton, 318
8	Douglas, William/Mrs	Boar's Head	Westgate	2, 3	
9	Duncan, Tim/Mrs Spark	Black Bull/Blue Bell	Fleshmarket/ <i>Gateshead</i>	1, 2, 3	
10	Elliott, Mrs/Mr/William/Joseph	Unicorn/Queen's Head	Biggmarket/Close/Ouseburn/ Quayside	2, 3, 4, 5	
11	Findley, Daniel/Mrs	Cock & Anchor	Sandgate	2, 3	
12	Fleming, Mrs Ann?/Fairbairn, Mrs	Rodney's Head/Golden Anchor	Highbridge/Sandgate	2, 3, 5	
13	For(e)man, Mr/Mrs	King of Sweden(?)	Close	3, 4, 5	See Hume below
14	Fothergill, Henry/Mrs	Ship	North Shore	1, 2, 5	
15	Guthrie, Mrs Ann/ Thomas/John/ Watson, George (also, Ridley, Ann /John)	Bird in Bush/Nag's Head	Pilgrim Street/ <i>Gateshead</i>	1, 2, 4, 5, 6	B-in-B: coaching inn & London Warehouse; Charleton, 181
16	Hall, Mrs Jane/Mrs/Mrs/Matthew/John/ Thomas/William	Bay Horse/ White Swan/ Sun/ Cock/Royal Oak/Fountain/ Dog & Duck	Fleshmarket/Percy St/ Side/Bottle Bank/Pipewellgate	1, 2, 5	Bay Horse: coaching Inn
17	Headlam, Mr/Mrs	Half Moon	<i>South Shore</i>	2,5	Long gap in ownership
18	Henderson, Mrs/George	Duke of Cumberland/Admiral Rodney	Close/Bottle Bank	2, 4	
19	Henzell, Mrs/Timothy/John	Black Swan/ Ship/Glasshouses/ Red Lion/Stone Cellar	Fleshmarket/Ballast Hills/North Shore/Mosley St	1, 2, 3, 4, 5,6	Charleton, 181
20	Humble, Mrs/George	Honourable Charles Fox	Ballast Hills/ <i>Pipewellgate, Gateshead</i>	1,5	
21	Hume, Mrs/James/Foreman, Mrs	King of Sweden/Ship	Close/Bridge End/Sandgate	1,2,4,5	
22	Irving, Mrs/Waterwood, Nelly/ Wilson, Mrs/Turner, Elizabeth	Sandhill Coffee House	Sandhill (east)	2, 3, 4, 5, 6	French Wars; Charleton, 208, 307
23	Jackson, Mrs/Jackson, Smith & Co.	Half Moon/ <b>Spirit Merchants</b>	Mosley St/Side	5	
24	Lee, Edward/Lee, Mrs/ John	Sun	Pandon	2, 3, 4	French Wars
25	Milburn, Mrs/Robert/Patterson, Mrs Dorothy	?	Cowgate/Fleshmarket	1, 2, 4	French Wars; Robert also a cabinet maker
26	Nesbitt, Mrs/Thomas	Nag's Head/Lion	Fleshmarket/Newgate St	1, 2, 4, 6	Charleton, 182, 208, 211
27	Nicholson, Ann/Eleanor/John/Joseph	Fox/Boar's Head	<i>Pipewellgate, Gateshead</i> /Sandgate	2, 5	

### Appendix J: Family partnerships in the hospitality industry, 1778-1801 <sup>1</sup>

No.	Owner/Lessee	Establishment	Address	Ref.	Notes
28	Pearcy, Mrs/Mr	Pack Horse	Pilgrim Street	1	
29	Ridley, Mrs Ann/George	Blue Bell	North Shore	2, 3, 4, 5, 6	French Wars; Charleton, 204
30	Rutherford & Son, Mrs/Robert	Wine Merchants/Crown & Cannon	Scale Cross/Ouseburn/Sandgate	2, 4	French Wars
31	Sa(u)nderson, Mrs/George	Half Moon	Castle Yard/Dog-Bank	1,4,5	
32	Singleton, Mr John/Mrs	Grapes	Fenkle Street	3, 4	French Wars
33	Taylor, Barbara/Andrew/John	? /Waggon & Horses	Pandon/Close Gate/North Shore/Bottle Bank	2, 5	
34	Thompson, Mrs/Thomas	Sun	North Shore	2, 3	
	Trotter, Mrs/Weatherby, Mrs	Goat Inn/Coffee House	<i>Bottle Bank, Gateshead</i>	2, 3	
35	Turnbull, Agnes/ John/J.	Crown/Half Moon/Three Bull's Heads	Westgate/Sandhill/Broad Chare/Quayside	1, 2, 3, 5, 6	Charleton, 126
36	Turner, Hannah/Charles/Elizabeth	Queen's Head/Coffee House	Pilgrim Street/Sandhill	5, 6	Charleton, 172
37	Urron, Abraham/Mrs	Sun	Nungate/Newgate Street	2, 3, 4	French Wars
38	Watson, Mrs/ William/George/John/Mr		Fleshmarket/Sandhill/Biggmarket/Sandhill	2, 4, 5	French Wars
39	Weatherhead, Mrs/Mr	Three Tuns	Fleshmarket/Plummer Chare	2, 3	
40	Whitfield, Mr/Mrs		<i>Cannon Street, Gateshead</i>	3	
41	Whitfield, Matthew/Robert/Mrs	Golden Lion	Biggmarket/Close	4, 5	French Wars; Charleton 159
42	Wilson, Mrs/Ann/Jacob/Miles/William/John/Henry/Joseph/Edward	Cock/Crown & Thistle/Coffee House/Plough/ <b>Wine &amp; Spirit Merchant</b>	Side/Groatmarket/Sandhill/Ballast Hills/St John's Lane	1, 2, 4, 5, 6	French Wars; Cock/Crown & Thistle were coaching inns; Charleton 181, 204, 208, 307
43	Wright, Mrs Jane/Mrs/Joseph	Inn/Coffee House/White Bear	Sandhill/Pilgrim Street	2, 3, 4, 5, 6	Charleton 208, 307

1. Source for Appendix J: Newcastle & Gateshead Trade Directories, 1778, 1782-4, 1790, 1795, 1801.

## Appendix K: National incidence of bankruptcy in England, 1780-1801 <sup>1</sup>

Year	No. of bankruptcies		Mean (where significant)	Historians positing minimum	Historians positing maximum	Historians' discrepancies (general)
1780	445	458		Silberling	Marriner	slight
1781	381	458		Ashton	Marriner	moderate
1782	<b>411</b>	<b>558</b>	<b>485</b>	Ashton	Marriner	quite large
1783	528	540		Chalmers	Ashton	slight
1784	517	544		Chalmers	Silberling	slight
1785	<b>383</b>	<b>502</b>	<b>443</b>	Ashton	Marriner	quite large
1786	509	512		Ashton	Silberling	very slight
1787	487	509		Ashton	Marriner	slight
1788	<b>697</b>	<b>754</b>	<b>726</b>	Ashton	Silberling	quite large
1789	560	586		Ashton	Silberling	slight
1790	574	747		Ashton	Chancery	quite large
1791	583	769		Ashton	Chancery	quite large
1792	609	934		Ashton	Chancery	quite large
<b>1793</b>	<b>1256</b>	<b>1956</b>	<b>1606</b>	Ashton	Chancery	<b>very large</b>
1794	816	1041		Marriner	Chancery	quite large
1795	708	879		Silberling	Chancery	quite large
1796	720	954		Ashton	Chancery	quite large
<b>1797</b>	<b>869</b>	<b>1115</b>	<b>992</b>	Silberling	Chancery	<b>large</b>
1798	714	911		Silberling	Chancery	quite large
1799	512	717		Ashton	Chancery	quite large
1800	727	951		Ashton	Chancery	quite large
1801	881	1199		Silberling	Chancery	quite large
<b>Totals</b>	<b>13,987</b>	<b>17,584</b>	<b>15,787</b>			

1. Source for Appendix K: Marriner, 'English bankruptcy records', 353-354.

**Appendix L: Durham City Trade Directory, 1795-6 <sup>1</sup>**

No.	Status	Name	Occupation
1	Mrs	Ashworth, Mercy	Ironmonger
2		Bell, Margaret	Victualler (Nag's Head)
3	Miss	Bell	Chamber Milliner
4		Binks, Mary	Victualler (Ship)
5		Boyd, Faith	Baker, fruiterer
6	Mrs	Brocket	Quilter
7		Clark, Mary	Victualler (Three Tuns)
8	Mrs	Clifton, April	Stationer
9		Cotes, Ann	Mustard manufacturer
10		Craggs, Ann	Grocer, tea dealer
11	Mrs	Dunn, Mary	Mantua maker
12		Dunn, Ann	Milliner
13	Mrs	Ebdon	Shoemaker
14		Errington, Elizabeth	Victualler
15		Farrow, Elizabeth	Victualler
16	Mrs	Finand	Tea dealer
17		Flintoff, Frances	Milliner
18		Forster, Susannah	Victualler (Dun Cow)
19	Mrs	Goodrick	Mantua maker
20		Giles, Ann	Grocer
21	Mrs	Greenwell	Boarding school
22		Harrison, Elizabeth	Milliner
23		Heron, Mary	Schoolmistress
24	Mrs	Hornby	Victualler (Bull's Head)
25		Hudson, Elizabeth	Glover
26	Mrs	Hutchinson	Mantua maker
27	Mrs	Ingram	Grocer & cheesemonger
28		Keith, Dorothy	Victualler
29		Ladler, Ann	Grocer
30		Madgin, Mary	Grocer & draper
31		Mason, Mary	Grocer
32		Mitchison, Mary	Baker & grocer
33		Mowbray, Ann	Haberdasher & grocer
34		Nichols, Mary	Victualler (Red Lion)
35		Pringle, Ann	Victualler (Spreadeagle)
36		Robinson, Elizabeth	Milliner
37		Shaw, Ann	Victualler
38		Story, Elizabeth	Quilter
39	Mrs	Thompson	Dispensary matron
40		Tilley, Ann	Milliner & clear starcher
41		Webster, Margaret	Stationer
42		Wheatley, Margaret	Victualler
43	Mrs	Wilkinson	Victualler (Angel)
44/45	Misses	Wilson	Boarding school teachers
46		Wood, Elizabeth	Victualler (Lion)
47		Wrightson, Elizabeth	Milliner

1. Source for Appendix L: Barfoot & Wilkes, *Universal British Directory*, II.

## Appendix M: Sunderland Trade Directory, 1795-6 <sup>1</sup>

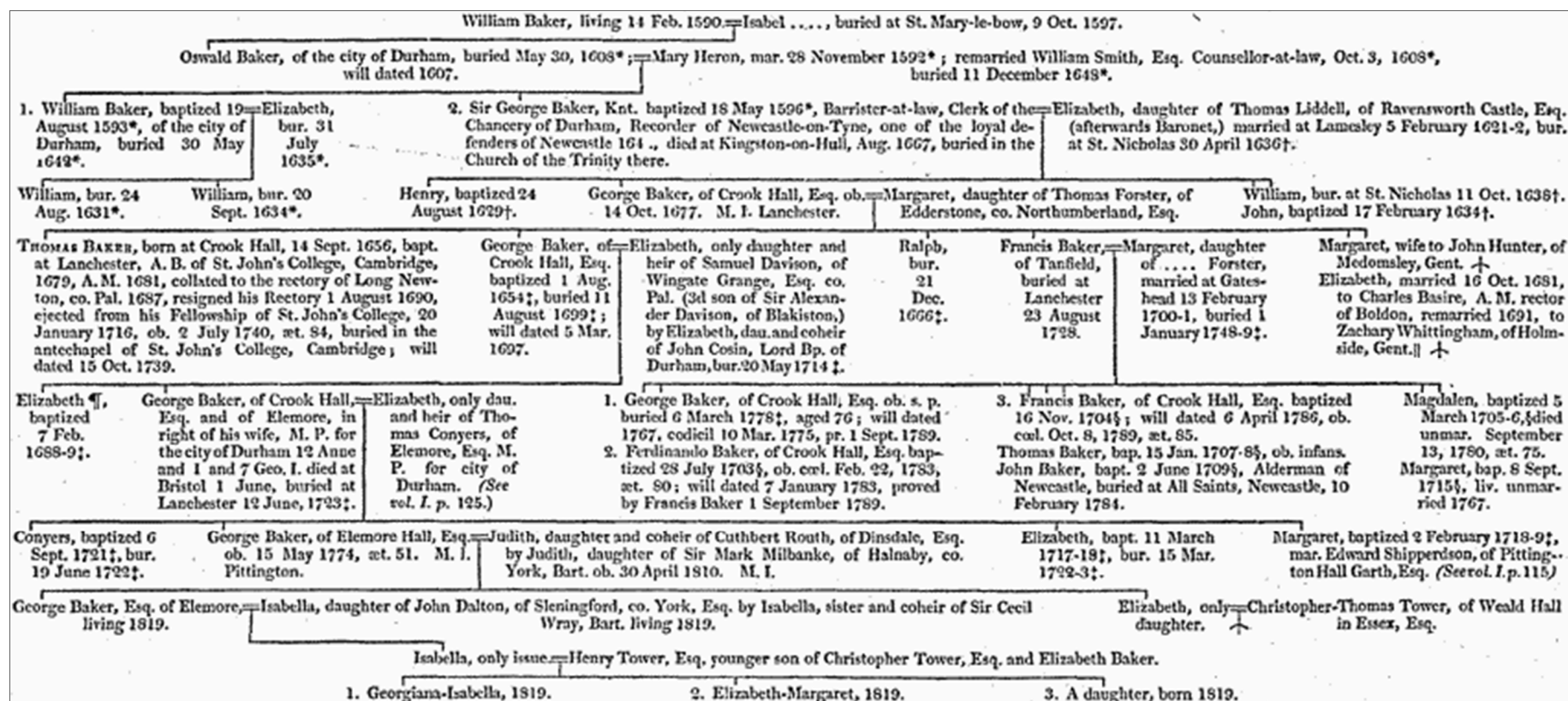
No.	Status	Name	Occupation	Location
1	Mrs	Bramwell	Tea-dealer	B
2/3		Carr, M. & E.	Milliners	S
4		Cheesement, E.	Slop-seller	S
5		Collin, Ann	Spirit dealer	S
6		Eggleston, Jane	Grocer	S
7	Mrs	English	Victualler (Half-moon)	S
8	Mrs	Garthwaite	Victualler (Ship)	B
9	Mrs	Gregson	Victualler (Golden anchor)	M
10		Hardcastle, Mary	Milliner	S
11		Herring, Elizabeth	Grocer	B
12		Hogg, Eleanor	Grocer and spirit dealer	S
13		Holborn, Ann	Victualler	M
14	Miss	Lasonby	Grocer	B
15		Reed, Elizabeth	Pawnbroker	S
16/17	Misses	Sanderson	Milliners	S
18/19		Taylor, Ann & Jane	Milliners	S
20		Thompson, Margaret	Spirit dealer	S
21		Walker, Susannah	Custom House Coffee House	S
22		Ward, Dorothy	Victualler	S
23		Waugh, Grace	Grocer	B
24	Mrs	Willoughby	Grocer	B
25		Wood, Elizabeth	Milliner	S

Location key:  
S - Sunderland;  
B - Bishopwearmouth;  
M - Monkwearmouth.

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1. Source for Appendix M: Barfoot & Wilkes, *Universal British Directory*, II.

## Appendix N: George Baker's family tree <sup>1</sup>



1. Source for Appendix N: <http://www.british-history.ac.uk/antiquities-durham/vol2/pp303-360#h3-0041-R>. Surtees (ed.), *The History and Antiquities of the County Palatine of Durham*, Volume 2, Chester Ward (Sunderland: Hills, 1908), 303-360; Surtees' notes on locations: \* St. Mary-le-Bow Register, Durham; † St. Nicholas, Newcastle; ‡ Lanchester Register; § Whickham Register.